

CHARLES S. ASCHER

HOUSING

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A NEW PARIS

While France has not obeyed literally the Biblical injunction to "beat your swords into ploughshares and your spears into pruning hooks", it has come pretty near to it in the destruction of the fortifications of that city.

We have already described* to our readers the extensive plans which Paris has had for some time for the replacement of its inner circle of fortifications by parks and recreation spaces, releasing some of them for much needed building sites.

Now comes word from Paris that the Ministry of War has decided to abandon the second line of forts, releasing the ground they occupy for building purposes. Paris, thus, will soon cease to be, even in name, a walled city and its expansion may now continue for years to come unimpeded by bastions or escarpments.

What the new Paris will be like with these chains of steel removed, which, for so many years, have prevented her growth outwardly, may be gathered by the work that is already under way. It is already apparent that the Paris of the relatively near future will, like New York, London and other great metropolitan centers, be a vast nucleus of towns clustered about an approximately circular center, linked with each other and with the commercial and manufacturing sections by railways and motor buses and other means of rapid transportation.

Just as London, New York and Berlin have burst their boundaries, so has Paris already urbanized much of the Department of the Seine. Even some of the more adjacent sections of the neighboring Department of the Seine et Oise to the southwest, and to the east of the Department of the Seine et Marne have already begun to feel the pres-

* See *Housing Betterment*, May, 1927, p. 36.

sure of its population from the center and these, too, will undoubtedly before long be drawn into "Greater Paris".

While this newer Paris will be less picturesque probably in many of its parts than the older quarters, with their narrow streets and dark and often ill-ventilated buildings, it will, at the same time also, be a far more sanitary and airy town, with a much greater proportion of parks and open spaces.

Whether it will continue to maintain the standards of architectural and decorative taste that distinguish a large part of the present city is another question.

As one views some of the post-war suburbs one has doubts.

Old as Paris is, it is a growing town. It does not expand at quite the rate of New York or Chicago but it steadily gains in population year after year. Its history replete with wars, sieges and revolutions is likewise marked by successive periods of rapid growth.

From its central island, the *Isle de Cité*, in the Seine chosen by a Gallic tribe for its military advantages, Paris has grown in waves roughly resembling a concentric circle. In the present city one may trace the boundaries of these waves solidified in the form of successive belts of boulevards that mark the sites of former fortifications,—the term "boulevard" having originally meant fortification.

A NEW PARIS EVERY 50 YEARS.

"At this rate there will be a new Paris every 50 years", observed Victor Hugo in 1830, alluding to the changes of the period of Louis XVIII. It would seem that Victor Hugo's prophecy is being fulfilled. Within less than 50 years from the time when he wrote, Paris has doubled in area and has undergone a transformation equalled probably only by that of New York in a similar period.

The changes that are taking place in Paris are very similar to those that are taking place in New York and London. The central and older quarters of Paris, like Manhattan Island and the City of Westminster in London are declining in population. The areas on the edge of the city and outside it are increasing, some of them very rapidly. The motor car and other improved methods of transportation are undoubtedly potent factors in this change.

Between the years 1911 and 1921, 10 of the 20 arrondissements of Paris lost population, and 3 of them lost more than 10% of their population. Between the censuses of 1921 and 1926, 12 of these districts suffered a decrease, 6 experienced very slight gains, and 2 remained almost entirely stationary in population.

Outside the old boundaries, beyond the disappearing walls of the city the number of residents grows. The 1926 census showed that all but 4 of the 79 communes of the Department of the Seine outside of Paris were gaining in population. The rate varies of course, the most striking instance being that of the Commune of Drancy, where the Government has placed one of its most interesting new housing developments. In this Commune the population increased 263% between 1911 and 1921, and gained an additional 100% between 1921 and 1926. The areas of most pronounced increase in population are found to the north and to the south of Paris.

FUTURE GROWTH SCIENTIFICALLY PREDICTED

City planners will be interested in the studies made by Maurice Bonnefond and his colleagues in the City Planning Department of the Prefecture of the Seine. From an examination of the population changes of all the communes of that Department since the year 1801 he found that the population curves were of the same type, often almost identical. Each community, whether it be an arrondissement of Paris or a suburban commune, apparently reaches its saturation point when its population attains an average density of about 200 to the acre.

On the basis of these studies city planners consider that they can almost reduce the population movement of the Paris district to a mathematical formula and predict what will happen in the future. To them it seems virtually certain that with Paris declining in population and the suburban communes around it almost invariably gaining at a fairly regular rate, the Department of the Seine outside of Paris will pass the city itself in population between the years 1941 and 1945.

From the charts and maps of the engineers one envisages a new Paris that will have filled the remaining open spaces of the Department, that will be four or five times the area of the existing municipality with perhaps twice its population, that will not be a city of apartments chiefly, as is the present Paris, but rather a sprawling community, with plenty of detached houses, like London, where flats are mostly in disfavor.

The present population of Paris is 2,838,000, a decrease of 25,000 in the last five years; the present population of the rest of the Department is 1,729,000, a gain of 249,361 since the year 1921. Thus the Department of the Seine, which one might call Greater Paris and compare to the metropolitan police area of London, contains 4,567,000 people, a total that increases with each census.

THE OLD FORTIFICATIONS GO

Removal of the fortifications will add about 988 acres to the available building area of Paris. Demolition of the forts and appropriation to civil uses of the grounds immediately surrounding them will add about 1,729 habitable acres to the suburbs just beyond the city limits. Together, these military lands will provide space for desperately needed dwellings sufficient to house more than 100,000 people, according to M. Doumerc's computations. Meanwhile Paris will be protected, not by the forts of the second circle, which withstood the siege of 1870-71, nor by the fortifications that came near being called into service in 1914, but by the new ring of forts placed about eleven miles from the Louvre and eight miles from the abandoned walls of the city.

On the suburban ground now occupied by the old forts builders will be allowed to construct houses on only 50% of the surface. The buildings must be 6 feet from the sidewalk line and for the most part not more than 3 stories in height, though there will be limited provision for apartment buildings up to 6 stories. The zoning system will be applied, separating industrial from residential areas.

In addition to the 988 acres of ground for buildings, demolition of the fortifications will leave about 2,400 acres for gardens and open spaces. The University City, comprising dormitories for college students of many nations, has already been partly built upon land occupied by the old fortifications near the Parc Monsouris.

The Ministry of Public Works and the transportation companies have begun computations of the new facilities that will be necessary to enable the greater Paris to circulate freely. It is hoped that the existing railway lines may be electrified and unified so as to supply a rapid commuting service in connection with the new street railways of the suburban towns.

BOULEVARDS LACK OLD CHARM

While the population is shifting from the centre toward the periphery of the city, a change has come over the "grands boulevards," which for more than a century have formed one of the distinctive features of Paris. The advent of the motor car, filling the streets with gasoline fumes and the raucous sounds of unnecessarily overworked sirens, and blocking the passage of pedestrians periodically at every crossing, has appreciably lessened the charm of strolling along the boulevards or sitting upon the sidewalk "terrasses" or cafés to sip a drink slowly and watch the crowds pass.

City-planning is a post-war development in France. Its protagonists have been inspired chiefly by the Germans, having carried on most of their studies of the subject in German cities. They use the English term "town planning" to designate their science. But in the last seven years the engineers of the Department have completed extensive plans for Paris and its suburbs.

If the communal authorities can be induced to appreciate their importance, they may be applied in more respects than in the construction of streets and the extension of public services and transport.

"CUBIST" HOUSES IN PARIS

What probably will be the most curious street in Paris for many years to come was opened recently by the French Minister of Commerce, the Prefect of the Seine and the Prefect of Police.

The street consists entirely of houses built on the most approved principles of hygiene and on plans which recall some ultra-modern exposition of decorative art rather than the staid, uniform apartment houses of Paris.

Situated in a district of Auteuil, which has retained its century-old trees and still boasts of many open spaces, the new street has been named rue Mallet-Stevens, after the distinguished French architect who designed this experiment in house construction.

Seen from the outside the buildings present an entirely different aspect from those in the surrounding streets. Balconies, windows in rows and sloping roofs have disappeared. Stories are undefined, some being higher or lower than the adjoining ones. Windows are of huge size, and more like those of some modern factory than of a private home.

The walls are in gray cement, the roofs have been replaced by terraces, and every block presents a complicated geometrical figure of parallel straight lines, from which curves have been banished.

The architect's idea was to make architecture subservient to comfort. The houses are, as it were, built from inside outward. When the rooms are large and airy, the windows are proportionately wide and high. But there is nothing hideous about these dwellings. The outer openings are painted in all colors blending harmoniously with the gray of the walls.

The terraces are like hanging gardens, and on the sidewalks and window ledges there is a profusion of flowers and dwarf trees, which give the rue Mallet-Stevens the appearance of a street in some doll city.

At first sight this new street of ten houses out in the Auteuil

district looks like crazy geometric puzzles. It is all made of reinforced concrete, built in cubes and cylinders in the most fantastic manner.

Enormous windows add to its queer very twentieth century look. It is only after the eye gets used to certain things that one begins to see elegance in the structure of these houses of the future.

And once inside the houses of this queer street one realizes that the architect had some far better purpose than building an elegant frontage. He built his house from the inside out. He has tried to make a street of habitable dwellings, convenient, airy, full of light, easy to work in, comfortable and harmonious.

The oddness of the outside does not appear at all indoors. The doors, windows and stairways are placed so as to give the maximum convenience. These houses are built for living in, just as an automobile is built for running on the road, and because they fit their purpose they are elegant. There is nothing superfluous.

For the first time the flexibility of cement in place of stone as a construction material has been fully taken into account. Dwellers in these houses are not lodged in a square divided into more or less convenient parts. Around what they need in the way of living space a protective cover of cement has been built. Just as the house gives room for everything that is needed in a modern habitation, so it has no waste spaces.

In only one thing does this street resemble every other street in Paris, and that is that there is nothing in it for rent.

IMMORTAL ROME

Our readers are familiar with the marvelous plans which Mussolini and his administration have suggested for the restoration of "the glory that was Rome"*. Two years ago Mussolini said:

My ideas are clear. My orders are precise. In five years Rome must appear wonderful to the eyes of the whole world—vast, well ordered, powerful, as in the days of the Emperor Augustus. You have before you five years' time to complete what already has been begun.

Two-thirds of the period of time mentioned by Premier Mussolini have already passed and the question naturally arises what has been done toward the achievement of his vision. The answer is "almost nothing".

Many improvements in Rome have been made, many of the central streets have been re-paved; building, especially at the outskirts of the city, has taken on a tremendous and unforeseen development; the resto-

* See "*Housing Betterment*", December, 1926, p. 314; September, 1927, p. 195.

ration of the Theatre of Marcellus has been begun; one or two streets in the heart of the city have been widened. But the problem of restoring Rome to the splendor of its imperial days has been left severely alone. It is not strange that this should be so, for the problem presents enormous difficulties and financial expenditures that are colossal. To many it would almost seem that Mussolini has set his administration an impossible task.

Recently, however, interest has been revived in the restoration of the City of the Caesars by a totally new project submitted by an architect Armando Brasini, containing many novel features which immediately commended it to the authorities. The present plan is the second one which Signor Brasini has submitted, his first scheme having been rejected.

The present proposal contemplates that the center of Rome which is at present in the Piazza Colonna just outside of Mussolini's office at the Ministry of Foreign Affairs, should be shifted about 300 yards southeast of the Pantheon. Both in front and behind the Pantheon and on an axis running through it it is proposed to cut a broad avenue some 600 feet in width.

This new artery of traffic it is planned will become the backbone of the new city. Along this avenue it is proposed to build a new central post-office, a new stock exchange and other public buildings to insure the centre of the city's life moving there by force of circumstances.

While, at first sight, this seems like a tremendous change in existing conditions, when one studies the plan it is found to be more easily susceptible of being carried out than might have been expected, as all the buildings around the Pantheon are of a rather poor description, so that the new avenue can be cut through the heart of old Rome without destroying anything of outstanding artistic or historic value. That whatever improvements are made must observe this condition is paramount.

This really colossal plan estimated to involve the expenditure of \$100,000,000, exceeding in vastness anything ever attempted in the world since Napoleon III created modern Paris, is likely to have serious consideration by the authorities early in the new year.

DEMOLISHING \$20,000,000 WORTH OF BUILDINGS

The plan has been very properly described not so much as a plan for the beautification of Rome as rather a plan for uprooting the center of the city's life and activities from its present location and transporting it bodily to another place where it will be rebuilt on a monumental

scale. How monumental that scale is, is seen when one realizes that the scheme calls for the expropriation and demolition at a cost of about \$20,000,000 of all buildings occupying some 2,000,000 sq. ft. of ground in the heart of the ancient city. Half of this area, or approximately 1,000,000 square feet, will be used in constructing a new and monumental public square to be known as "Mussolini Forum", and a new and imposing thoroughfare almost a mile long and varying in width from 150 to 120 feet, which will be known as "Imperial Street", pushing its way through old Rome and exposing to view some of the most famous monuments built by the Caesars.

THE FEATURE OF EXCESS CONDEMNATION

One of the most interesting features of the scheme is the use of Excess Condemnation. For, it is contemplated that half of the property thus taken, namely 1,000,000 square feet, will be sold to private investors who will erect office buildings, apartment houses and palaces, all according to a carefully prepared plan, insuring that the new street will be splendidly majestic in appearance.

When the plans are carried out "Mussolini Forum" and "Imperial Street" will be among the great public squares and show streets of the world, for many important public buildings will be there located. These include a new opera house, a new central post and telegraph office, a new chamber of commerce building, a new stock exchange, a new covered market, and new public baths. It is estimated that these buildings will cost not less than \$10,000,000.

As a result of these great changes several magnificent and ancient Roman remains will become isolated and once more exposed to view. These include the Pantheon, the most famous and best preserved monument of Imperial Rome, which will be surrounded on all sides by streets 80 feet wide; the Temple of Neptune, at present the seat of the Stock Exchange, will be completely restored, and the Mausoleum of Augustus, now a concert hall, will also be restored. These restorations are expected to cost about \$3,000,000.

Both Premier Mussolini and the Governor of Rome have given their approval in principle to the new plan. Whether Signor Brasini, its author, is correct in his statements or not we have no means of knowing; but his scheme certainly challenges the imagination. He is authority for the statement that the whole project can be put into effect by either the Government or the Municipality of Rome without cost to either the citizens of Rome or the people of Italy, in fact absolutely free of expense, through the sale of the land which is not needed

for the scheme and which he figures because of increased values will cover all the expenses of this great improvement, which he estimates will represent a total outlay of about \$40,000,000.

It is to be hoped that these schemes will soon be carried out. For, they represent probably the greatest effort in replanning an ancient city that the world has ever seen.

HOUSING A POLITICAL ISSUE IN BERLIN

In a recent issue* we described the scheme that had been proposed to the authorities of Berlin for the building of some 14,000 dwellings by an American construction company, in order to meet the housing shortage in that city. The proposals made by this American firm contained many novel features. They offered to construct 14,000 dwellings at a cost of nearly \$50,000,000. The houses were to be leased to the city which would in turn rent them; after a period of 28 years the ownership would vest in the city authorities without further cost to them. The American contractors were not only to build the houses using German labor and German materials but were prepared to furnish a very considerable portion of the funds needed.

We predicted at the time that the negotiations would fall through and that Germany would reject this American offer and not permit American financial interests to enter its building field.

Thus far our prophecy has been borne out; for, shortly after the time at which we wrote the City Council rejected the proposal of this American concern to use the Schoeneberg section of Berlin for the construction of these 14,000 dwellings.

The reasons officially given for the rejection of the proposal were that the guarantee from the city of slightly over 7% on an investment of nearly \$50,000,000 of American capital, with an additional 1% for amortization, was considered too high. It was pointed out, however, that the authorities might look more favorably upon a proposal to build in other Berlin suburbs, not considered so desirable a location as Schoeneberg, which disclosed one of the real reasons for the rejection of this proposal. That was that there was a group of real estate men in Berlin who wished to use the Schoeneberg plot for a development scheme of their own which they proposed to put through as a speculative investment.

It was learned also that no German contractors were willing to furnish capital for the construction of a large group of houses with a guarantee as low as that which the Americans were willing to accept.

* "*Housing Betterment*", May, 1927, p. 47

Apparently the local authorities developed a strong "protectionist" point of view. Notwithstanding that for some time past there has been a great deal to do over unemployment in that city, the city fathers decided that the American scheme "would tax the labor market too severely," and that as a result of the shortage of man-power, other fields of industry might suffer through competition to obtain workers.

The Americans were even blamed for a sharp increase in the cost of building materials which followed at that time, due to the report that this job was about to be undertaken, but, as is pointed out in dispatches from Berlin, the German dealers in building materials who profited by this rise in prices were not blamed in the slightest degree for their profiteering.

It is quite evident as is charged by some of the local papers that cheap politics has entered this scheme, and that the city officials are being actuated by political considerations at the expense of the public welfare. The ultimate outcome of these negotiations will be watched with much interest.

HOUSING, CRIME AND MARRIAGE

Strange information comes to us from that extraordinary country, Russia, now actively engaged in trying every kind of experiment in the industrial, social and political fields.

One does not usually think of the housing shortage as a diminisher of crime or a discourager of divorce, but we live and learn.

Dispatches from Moscow record the fact that in but 71% of the civil marriages performed in a 3-months' period in that city under the new law were the couples divorced within 10 days to 6 weeks. The reason given for this comparatively "low rate" of divorce is that the great scarcity of rooms in Moscow is a serious factor in restraining hasty separations.

This is apparently true, for the figures for Leningrad, where there is no such housing shortage, indicate that in that city, to quote the lines of an old comic opera—

They wed a wife and shed a wife without the loss of one caress.

Official records there show that out of 6,148 civil marriages performed in a 3-months' period under the new law, 80% of the couples were divorced within 10 days to 6 weeks. Several returned the day following the marriage and secured divorces, and, it is even stated, that some secured divorces and married new partners immediately, without even losing their places in the line waiting at the Registry counter.

Not only does the housing shortage in Moscow operate as a deterrent to too quick divorce, but apparently, according to the Chief of Police of that city, it also is an important factor in reducing crime.

In a recent dispatch, the Chief of Police and Captain of Moscow, describing the activities of his force, states that burglaries have become rare in Moscow, largely because of the overcrowding of living quarters which has resulted in some one being always at home, thus preventing burglaries.

LIVING IS A LOTTERY

That the housing shortage is a serious one in Moscow is evidenced by the fact that in order to raise funds for the construction of new buildings, and to relieve this shortage to some extent, the All-Union Council of Cooperative Housing is promoting a "Housing Loan lottery", in which the drawers of the lucky numbers will receive apartments. The loan is to consist of 20,000 shares of 5 rubles each, (\$2.50); the winners will be allotted apartments in one of 30 or 40 cities of the Union. The apartments will be valued at from 3,000 to 25,000 rubles each (\$1500 to \$12,500) and the fortunate ones will have the option either of taking an apartment or its cash equivalent.

In view of the fact that the city of Moscow is reported to have more than 2,000,000 inhabitants occupying virtually the same housing space as did 1,000,000 in 1912, it is not surprising that the authorities should resort to desperate measures to increase housing accommodations.

The accounts that have come to this country from Russia in recent years have indicated that industry was a lottery in that country so that it is not surprising now to find that even living is a lottery. It is expected that this lottery scheme will prove a most popular one in Moscow. A similar lottery recently launched in which the winners were financed for tours of Russia and Europe, including two prizes of a trip around the world, was oversubscribed in advance.

Thus wags the world away.

COOPERATIVE HOUSING IN CZECHO SLOVAKIA

Cooperative Housing Societies have played an important part in providing the much needed housing accommodations for the people of Czecho Slovakia, according to a recently issued report from the Statistical office of that country.

It appears at the end of 1924 there were in Czecho Slovakia 1101 Societies of this type. These Societies had constructed up to that time

11,926 residential buildings containing 24,365 dwellings, providing accommodations for 91,236 persons.

It should be remembered that the total population of the whole country numbers only some 14,000,000 or 15,000,000 souls. This construction cost 1,624,363,000 crowns (present value 2.95 cents). Of this amount 124,502,000 crowns was granted by the State, 1,159,024,000 crowns was in loans guaranteed by the State and 169,872,000 crowns in other loans. Loans from credit cooperatives amounted to 154,860,000 crowns, and the shared capital of the Societies themselves amounted to 38,584,000 crowns.

Of the total of 11,926 buildings constructed, 9,072 were 1-family dwellings; 1600 were 2-family dwellings; 130 were 3-family dwellings and 1124 multi-family dwellings. Of the total number of families provided for (24,365), 12,694 were provided in 1, 2 and 3-family dwellings, and 11,671 in multi-family dwellings.

In addition to the work of these Cooperative Housing Societies, under the Act of 1924 which provided a credit of 600,000,000 crowns, 1235 apartments have been built in a dozen cities for public employes at a total cost of 88,000,000 crowns.

CHILE'S ACHIEVEMENTS

Of all our sister republics to the south of us there is none that has grappled with its housing problem in the same effective and comprehensive fashion as has the Republic of Chile. Under the Salas Law enacted in 1925 a comprehensive plan for the solution of the country's housing problems, both in the great cities and in the rural districts, has been carefully worked out.

Under the Act of 1925 a Superior Council of Social Welfare was created, a Government body functioning throughout the whole republic. This law depends for its success upon the active cooperation of 4 elements, viz. the Government, the National Council of Social Welfare, the Mortgage Loan Bank and the Chilean people.

That the Government has not been behindhand in its functions, is evidenced by the fact that it has made available for the present year the sum of 60,000,000 pesos (present value 12 cents). This vast sum is to be used as a housing loan with the following agencies: Cooperative Societies for house construction that are incorporated and approved by the Ministry; individuals desiring to erect dwellings for their own occupancy; municipalities that will construct houses under Government supervision; the Army and Navy Retirement Funds and employers desiring to repair workers' dwellings.

The Social Welfare Council, a national body which ties together the various projects throughout the country, and serves as a center of information and is a constant stimulus to activity on the part of municipalities and other groups, has given its authorization during the year to 20 separate housing projects, valued at 18,205,246 pesos involving 3,000 rooms and has also considered the repair of 29 buildings having a total of 1433 rooms at a cost of 438,882 pesos.

In addition to thus stimulating the construction of new dwellings, one of the functions of this National Council is the removal of insanitary buildings. During the year just passed it has condemned 7,282 buildings as insanitary, and 452 as unfit for human habitation. It has compelled repairs to 5,957 rooms and demolished 313, and has in addition prepared a budget which called for the investment this year of nearly 1,000,000 pesos.

THE MORTGAGE LOAN BANK

A third element in the success of the Chilean housing scheme is the Mortgage Loan Bank. This Bank, as its title indicates, facilitates loans on mortgage to small holders. During the year it acted on requests for loans totalling 20,400,000 pesos for land and buildings. With its assistance 800 dwellings, comprising 3,000 rooms, are now under construction.

Under the terms of the law, persons or organizations desiring to erect "low-priced houses", as defined for the purposes of the Act, are permitted to borrow from the Mortgage Loan Bank up to 70% of the value of the land and building at interest rates of 5%, plus 1% for amortization. The bank will also lend the remaining 30% of the money needed at the same interest rates, but on this remaining portion of the total sum to be invested, the law provides that a sum equivalent to 7% of this amount shall be put aside for amortization. Under the law these loans can be made to duly incorporated societies of workers and employes for the construction of members' houses and also to cooperative societies formed for such purpose, and in addition to savings banks.

At first such loans were limited solely to municipalities, but under a recent decree of the Ministry they have been extended to other classes of organizations and to individuals as already described.

THE GOVERNMENT'S PURPOSE

In discussing its purpose in making these loans, the Ministry has the following to say:

The Government intends to solve the crisis in workers' housing by the construction of houses on its own account, the houses thus erected

to be offered at a rental which will cover interest and amortization of the amount invested plus the necessary expenditures for repairs.

The low rental of these dwellings will therefore become to persons of small means a special inducement to improve their living conditions, since the respectable man who has been a tenant a certain number of years will automatically become owner of the property he has occupied. Furthermore, a certain number of dwellings will annually be awarded by lot to careful tenants who are distinguished for sobriety of character or who have a large number of children.

In order to carry out a programme of this nature the Government needs the cooperation of the municipalities to which, under the act, the housing loans will now be made, thus increasing the interest of the cities in safeguarding such investment and fostering civic pride and initiative.

The risks entailed by such an enterprise are fully justified by the duty thereby fulfilled, the most important duty of the present day—that of making life livable for the humblest members of society. Moreover, any sacrifice which may be made by the municipalities because of loans offered under law No. 308 is offset by that made by the State in lending 70% of the money required for building at 5% interest and 1% amortization. The various entities of the nation are thus permitted to do their respective share in promoting the general welfare.

In order to unify procedure and keep it above suspicion, the Government reserves the right of approving plans and contracts. Responsibility is thereby centralized.

In furtherance of the Government's plans, mayors are requested to seek the cooperation of their respective city councils in obtaining and submitting to the Ministry of Public Health, Social Welfare and Labor a census of all workers' dwellings, showing the number of rooms therein, their condition (in the light of the sanitary requirements laid down by law No. 261), the number of occupants, and the amount of rent paid.

WHAT HAS BEEN DONE

That the Chilean housing plan is a workable one and is producing results is made evident by a speech made recently by Senor Alejo Lira Infante, a member of the Superior Council of Social Welfare, at the inauguration of an attractive development of brick houses recently erected for workers in the graphic arts occupying a delightful situation at the foot of San Cristóbal hill in Santiago. On this occasion Senor Infante said in part:

I have the great honor and satisfaction of delivering in the name of the Superior Council of Social Welfare to the building and purchasing cooperative of workers and employees of the printing trade, this beautiful group of 80 houses erected by experts under the generous terms of the beneficent housing law. * * *

For those of us who have followed closely, with ever increasing interest, the campaign in our country to solve the transcendental problem of housing, it is a deep satisfaction to see the dreams we have long cherished turned into this beautiful reality by virtue of the Salas Law.

Yesterday it was the hard-working postal and telegraph employees who had the happiness of taking over their group of 28 houses; to-day it is the printers' cooperative; to-morrow it will be the employees of the Internal Revenue Bureau, who are now erecting a large number of houses in Providencia; the street-car employees, who are putting up 149 dwellings on what used to be Pine Farm; the workers of the Davila Baeza Society, with their 79 houses; and the hundreds of petty army officers. Thus, citizens, toiling in different spheres of national activity, will realize their legitimate aspirations of living in their own beautiful and comfortable homes.

And who can doubt that these members of society who are well employed, who are protected by laws providing for industrial accident compensation and old age insurance, who are enabled to enjoy the atmosphere of a real home—that cradle of true affection and character education—will form a powerful factor in assuring social peace, the supreme aspiration of every civilized nation? * * *

Because we are convinced that the point of departure in the material and moral betterment of our people is the provision of hygienic, moderately-priced dwellings, we unreservedly applaud the proposal of our Government to devote the 60,000,000 pesos available this year by virtue of decree law No. 308 to the erection of houses or apartments exclusively destined for the use of actual tenement dwellers.

It should be recalled here that against the funds authorized by this law the Superior Council of Social Welfare has already taken favorable action on 199 separate construction projects, covering 5,315 buildings with 17,631 rooms. Those erected or to be erected by groups of clerks, manual workers, and army officers are valued at 73,639,730 pesos; by individuals for rental at 29,718,518 pesos; and by individuals as their own homes, at 1,064,595 pesos.

Four hundred and forty-five houses containing 1,896 rooms have already been constructed under approved projects. These 5,315 dwellings will house no fewer than 30,000 persons.

It is hoped that as many as 4,000 houses may be erected with the 40,000,000 pesos available in 1927, thus redeeming from the painful slavery of the tenement 20,000 of our fellow citizens, children as truly as we of a free nation, but actually deprived of real freedom.

EASIER TERMS ASKED

While it would seem that the skilled laborer, who is thus able to borrow 100% of the amount needed for his building enterprise from the Government, should be satisfied with these terms, it appears that there are some groups who would like to get even greater concessions. On this very occasion when this new group of buildings was being dedicated, the spokesman for the Printers' Cooperative Organization, for which the houses were erected, who is also a member of the Superior Council of Social Welfare, himself, Senor Uribe Ulloa, raised the point that the law should be further amended, so that the rate of amortization of the entire loan, and not merely 70% of it, should be on the basis of 1%, as distinguished from 7% for $\frac{1}{3}$ (or 30%) of the total amount; further, that payments on the part of the borrower be required at the

expiration of the period covered instead of in advance, and only after the houses are occupied; that the deposit of 5% of the value of the building now required to secure the 30% loan be waived, the borrower to insure his life (as he does at present) as a guarantee of this loan; and that the cost of introducing city improvements in all sections where houses are erected under the Salas Law be paid by the municipality through a loan made according to that Act, instead of being met by the owners as at the present time.

Senor Ulloa added that if the Government would amend the housing act along these lines, the price of small houses in the development in question which now cost 152 pesos a month (12 cents) through a period of 11½ years and after that time at the rate of 82 pesos a month, until a period of 36 years has elapsed, would be reduced to 116 pesos a month.

The plans prepared by the Council of Social Welfare call for the construction of 500 houses in Santiago of 2 and 3-rooms at a cost of 10,000 pesos each, to be sold for annual payment of 600 pesos, while in Valparaiso 33 houses of the same size are to be erected.

In discussing the housing question recently Dr. Valenzuela, an alderman of Santiago, stated that of the approximately 600,000 families in Chile, 2% are large land owners and 8% are small land owners, the remaining 90% being tenants.

TAX EXEMPTION ALSO

Under the provisions of the law adopted in 1906, all houses for workers declared by the Government authorities to be "sanitary" are to be exempt from municipal and government taxes for a period of 25 years, provided that the rent from such houses does not exceed 150 pesos, and that the value of the house is not greater than 15,000 pesos.

Similar tax exemption is to be enjoyed by houses found to be "sanitary" under the provisions of a later law, but in this case only for a period of 5 years. Furthermore, half the real estate tax may be remitted on dwellings which in future may be declared "sanitary", provided the rent does not exceed 80 pesos. Sanitary dwellings, the rent of which has been fixed by the Housing Court, shall be exempt from all municipal or government taxes provided that the owners obtain and show annually a proper certificate from the Housing Court, as provided by law.

A HIGH CONCEPT OF ITS RESPONSIBILITIES

That the Government is fully alive to its responsibility in aiding its people to better living conditions is evidenced by the activity of its

Minister of Public Health, Social Welfare and Labor, Dr. José Santos Salas, under whose former incumbency the celebrated Salas Law was enacted in 1925. In his opinion:

The most important present duty of Chileans is the solution of the problem of providing cheerful, healthful homes for the workers of the country so that life should be made livable for these humble members of society and they, themselves, rescued from that savage promiscuity which poisons the spirit and from disease which destroys the body.

IN SOUTH AMERICA

In Argentina the National Commission on Cheap Housing recently started registration of applicants for its 30 low-priced dwellings in one of the wards of Buenos Aires which were then in the course of erection. In order that the houses might be occupied only by the class for whom they were intended, an applicant upon registering was required to present an identification certificate, or marriage certificate if married, along with a certificate from his place of employment specifying his salary or wages, as well as similar documents for the members of his family who were working; from which it is seen that in that part of the universe State-aided housing is not without its embarrassments and difficulties.

In the Province of Santa Fe, the city of Rosario is about to erect 2,000 cheap houses. These, as disclosed recently in an exhibition of the plans showing the arrangement of rooms and their location on the city plan, are to be of 3 types of one- and 2-story dwellings.

In addition to this scheme the Municipal Loan Bank of Rosario has found great public interest aroused in their plan to lend money on easy terms to facilitate the owning of their homes by persons of limited income. Many inquiries from persons of this kind have been received by this bank in recent months.

IN BOLIVIA

With the purpose of relieving the present scarcity of houses for rent in the City of La Paz, a company has recently been formed to construct houses which will be sold on easy terms on a small monthly payment equivalent to the prevailing rents now in force in that city. It is expected that by this method the shortage of apartments throughout the city will be soon met.

CITY PLANNING IN BRAZIL

The City of Rio de Janeiro is considering plans for the construction of 5,000 wooden houses to relieve the housing shortage in the Bra-

zilian capital. These houses are to be for officials and employes of the Federal Government.

In addition, that city has recently been giving attention to the city planning problem, having invited the distinguished French expert on city planning, M. Alfred Agache, to come to Rio for the purpose of delivering a series of lectures on city planning and housing construction.

Professor Agache was in that city in July and August when he delivered a series of illustrated lectures in the School of Fine Arts and the Polytechnic School, as well as several before the Rotary Club and other audiences. From this visit may be expected important developments in the handling of that city's city planning problems.

IN COLOMBIA

A Committee on the Construction of Homes for Workers in Bogota recently approved a plan for the development in that city of a whole new district for workers, covering an area of 15 blocks with 16 houses in each block. These houses are to be sold to the workers on the installment plan on easy terms.

In the City of Cali, an important commercial city and railroad center with a population of 80,000 people, a Society composed of leading business men has undertaken the erection of a number of modern sanitary homes for the lower paid wage earners. Twelve city blocks have been selected as the site for the new buildings. Each house is to have 3 bedrooms, a living room, dining room and kitchen and will be equipped with sanitary toilets and have running water. Between each 2 houses there will be sufficient space for a garden or children's playground. By the middle of October, 7 of the houses were ready for occupancy. Rents are to be low and count as part payment toward final ownership, if the tenant resides in the house for 20 years and pays his rent promptly.

ARCHITECTS AID IN URUGUAY

The architects of Uruguay have recently undertaken in public spirited fashion an effort to aid the development of workingmen's dwellings in that country. In response to an invitation to compete in an architectural competition on plans for low-cost rural dwellings, organized by the Rural Association of Uruguay, 24 leading firms of architects of that country participated. This competition proved so successful that the Rural Association has decided to hold future competitions on similar subjects, with the object of bettering rural living conditions in other ways.

The plans winning first and second prizes were for houses designed for a family of not more than 5 or 6 persons. The plans were simple in design and in harmony with the Uruguayan landscape and possessed the advantages of being economical to construct and contained all possible hygienic comforts. The plan awarded the first prize was for a 1-story dwelling of 5 rooms, constructed of materials easily obtained, the walls being of brick covered with clay and the roof thatched, requiring but little skilled labor. As a result, the house was estimated to cost but 1,199 pesos.

Following this competition, the Architectural Society of Uruguay has organized a Committee of architects to aid in the construction of low-priced houses, placing their services at the disposal of workingmen unable ordinarily to pay for architectural service, doing this at a nominal cost, the houses to be erected under this scheme to be such as can be erected at a cost of not over 2,500 pesos.

CITY PLANNING IN MEXICO

That relations between the United States and our great sister country to the south of us, Mexico, are showing marked improvement has been evidenced in the columns of the daily press for some time past, ever since Lindbergh's famous "good-will embassy" to that country.

Now come indications that Mexico is also making rapid strides in the city planning movement. Probably nothing indicates that more effectively than the publishing of a new city planning journal in that country known as "Planificacion". This new magazine which made its initial appearance with the issue of September of last year is the organ of the National Association for City Planning, or, as they call it, "Planificacion", for the Republic of Mexico.

The magazine is published under the directorship of the Architect, Carlos Contreras, who has been a pioneer in the city planning movement in Mexico.

While the magazine is naturally published in Spanish there is in each of the monthly issues a summary in English giving the "high spots" of that issue.

In this summary in the opening number, the editors thus describe the purposes of this new journal.

"Planificacion" is a monthly review on housing, city, regional and national planning and it is the organ of the 'National Association for the Mexican Republic', which aims to present all planning and housing problems to the inhabitants of Mexico; to obtain the cooperation of all Mexicans; to carry on an intensive campaign of propaganda through the press, through conferences and through this Review; to present bills to the Government for the organization of a National City Plan-

ning Commission and of local City Planning Commissions; to cooperate with all official organizations in these vital problems; to obtain the adequate and necessary legislation compelling towns, cities and regions to prepare and present plans that shall become law and govern their orderly growth in the future; to serve as a center of information and service; to stimulate the creation of model industrial centers, garden cities and garden suburbs; to ask for the setting aside of large forest reservations throughout Mexico to give a marked impulse to camping, scouting and tourism; to take steps to provide the proper legislation as to building construction, housing and Zoning so as to assure better living conditions in Mexico; to obtain the services and collaboration of competent city planners as directors and advisers in this movement.

The first number of this journal contains an editorial depicting the creation of a National City Planning Department; a brief and concise summary of what City and Regional Planning is, means and does; a summarized history of the City of Mexico, the oldest city in America established in 1325, showing with plans its startling growth of 600 years; an article on city planning problems and their relation to open spaces and forest reservations; two proposed schemes for the opening of two important arteries to relieve all congestion problems of traffic both present and future; an article on City Planning and Traffic, and finally an article describing the organization and aims of the "National Association for the Planning of the Mexican Republic."

The first issue contained 28 pages. So great an interest was manifested in this new magazine that the second issue, viz. the October issue, was increased to 36 pages and was marked by the use of colored plates. This number included an editorial telling of the aims pursued and of what has been accomplished in the past and what will be accomplished in the very near future. It also included an article on Zoning, what it does and what it does not do; a continuation of the history of Mexico City during the Colonial period, illustrated by a series of plans showing the growth and consolidation of the sub-soil of Mexico City since its foundation on an island in 1325 to its present state of development in 1927; an interesting study of the Plazas of Uruapan and Patzcuaro in the State of Michoacan prepared by the students of Architecture in the senior class of the School of Fine Arts in that city; an article on the highway between Mexico-Acapulco, with an account of the first City and Regional Planning Exposition held in Mexico under the auspices of the National Association for the Planning of the Mexican Republic.

Subsequent issues have continued the high standards set by these earlier issues. The new magazine is one that will prove of incalculable value in spreading the doctrines of Housing, Zoning, City and Regional Planning in the great republic to the south of us. The subscription price is \$6 a year. The journal is published at Lucerna, 45, Mexico D. F.

WHERE THE RENT DOLLAR GOES

The Building Owners and Managers' Association of Omaha, through its Secretary, Arthur L. Loomis, has recently prepared a series of 10 bulletins, entitled "Inside Information for Office Building Tenants", in which it has attempted to take its tenants into its confidence and share with them the knowledge which the owners and managers of office buildings possess, with regard to the financing and management of such structures.

Ten striking bulletins issued in attractive form, such as would commend itself to any copywriter in a live advertising office, have been prepared and distributed to the tenants of the office buildings in that city.

This effort has been made possible by the fact that the managers of 16 of Omaha's office buildings had some time ago adopted uniform accounting methods and had gotten together and pooled their troubles and experiences. These they are now making available for their tenants—and, incidentally, for the public.

Bulletin No. 1 of these 10 bulletins shows in detail

WHERE THE RENT DOLLAR GOES:

- 14 Cents of every rent dollar is paid out for TAXES.
- 2 Cents of every rent dollar is paid out for INSURANCE.
- 10 Cents of every rent dollar is paid out for CLEANING.
- 7½ Cents of every rent dollar is paid out for HEATING.
- 5 Cents of every rent dollar is paid out for ELEVATOR SERVICE.
- 7½ Cents of every rent dollar is paid out for DECORATING AND ALTERATIONS.
- 2 Cents of every rent dollar is paid out for PUBLIC LIGHTING.
- 5 Cents of every rent dollar is paid out for MISCELLANEOUS SERVICES.
- 10 Cents of every rent dollar is paid out for DEPRECIATION and OBSOLESCENCE.
- 37 Cents of every rent dollar is left for INTEREST which in the average building will yield approximately 5½% net on the investment.

The other 9 bulletins concern themselves with the following aspects of building management and operation: Taxes and Insurance, Cleaning, Heating, Elevator Service, Alterations, Decorations and Repairs, General Expenses and Special Services, Depreciation and Obsolescence, Interest on the Investment and finally Taxes.

We commend this method to all landlords of dwelling house property, and believe that they will find amazing cooperation on the part of their tenants, if the tenants are once acquainted with these important aspects of House Management.

CLINGING TO RENT RESTRICTION IN ENGLAND

How hard it is for a Government when it has once enacted Rent Restriction laws to let go of them—almost as hard as it was for the man who seized the famous bull by the tail to let go—is evidenced in the experience of England.

As our readers are aware, the Rent Restriction Acts of that country, enacted during and after the War as a necessary measure caused by that upheaval of social, political and industrial conditions, have from time to time been extended.

According to Holroyd F. Chambers, son of Sir Theodore F. Chambers, the able chairman of Welwyn Garden City, there are already indications that efforts are being made to have the Rent Restriction Acts once again extended. Mr. Chambers says in a recently published discussion of this question that “seldom have the intentions of any act of Parliament been so travestied or their provisions so abused.” He adds “They have now been in force, in one form or another, for 12 years” and goes on to say:

In view of the widespread importance of the question, it is urgent that the true effects and results of these Acts should be fully realized. It is a question of considerable social moment, and it is earnestly to be hoped that it will be considered in the very broadest light, and that opinion will not be unduly influenced by the comparatively few hard cases that loom large and are apt to assume a false perspective.

SUB-LETTING AND PROFITEERING

It is clear that the Acts were originally intended to give tenants a “personal” protection, only, against excessive increases in rent and unreasonable notices to quit. In effect, however, they have gone far beyond this and have enabled the statutory tenant to exploit his protection to his own advantage and, through the practice of sub-letting, to gain himself in many cases a substantial pecuniary interest in his tenancy. How wide is the extent of this practice is common knowledge. Innumerable instances abound where, even if there is not actual profiteering, the statutory tenant—thanks to his sub-letting—is virtually living rent free himself. In practice the Acts are to a large extent being evaded. In fact, economic rents are being charged and secured, and by those who are least entitled to them, being neither the true owners of the property nor paying themselves an economic rent. It should also be noted that the tendency of this evasion of the Acts is to be visited on the poorer classes, *i.e.*, those who can only afford the rent of part of a house.

PROPERTY MANAGEMENT

Without complete and direct control of his property the landlord is prevented from exercising that influence which can be very much to the benefit of the tenants. In the vast number of houses which to-day must provide accommodation for more than one family, the degrading influence that the unsatisfactory and dirty tenant is bound to have on

the remainder is obvious. The good tenant, however, deserves to be protected from the bad. The selection of new tenants and the dismissal of bad tenants from off an estate; the alleviation of overcrowding by redistribution; the eviction of tenants for chronic arrears of rent; even the provision of a fair proportion of repairs for the various tenants are either made impossible or severely prejudiced by the Acts.

REDEVELOPMENT

There are to-day many estates and properties which have recently reverted to the ground landlord on the expiration of the leases. Many of the houses on these estates are worn out; the estates themselves badly and inadequately planned, and both the houses and the development of the estates ill-situated for one reason or another to their locality. Houses which are so worn out that they are beyond repair are perforce kept standing; business development is in very many instances entirely held up, and the redevelopment of estates along modern lines is definitely hindered, if not actually made impossible.

EFFECT OF DECONTROL ON RENTS

The Acts cover so wide a range of values that it is impossible to dogmatize on the whole. Generally speaking, new houses of some kind or other, within the means of tenants now occupying houses rated at anything above, say £30 to £35, are obtainable. They have, therefore, their remedy against exorbitant increases. There is still a considerable gap existing between the economic rents—based on the cost of production—of new houses and the fully increased rentals of controlled houses of a similar character. While this gap remains and tenants can continue on in occupation of controlled houses of a similar or even better character at a lower rental, there will obviously be an artificial lack of effective demand for new houses. Clearly, sooner or later, either a higher rent must be paid or a lower standard of comfort endured in order to bridge the gap. There can be no such thing as an absolute standard of living; it is a purely relative term varying in different countries and at different periods in the life of any one country, and must necessarily be dependent upon the economic conditions reigning in the country at the time.

As regards working-class property, isolated cases are instanced where the rents have, in fact, been greatly increased on their having become decontrolled, from which it is argued that the repeal of the Acts would give rise to a general and exorbitant increase in rents. It is time that this fallacious argument was disposed of. It is generally admitted that the majority of the working classes are now paying rents which are up to the limit of their ability. This fact, however, forms, as it happens, the strongest argument against the supposition of a general increase in rents. There would no doubt be exceptions, but it is a fairly universally understood thing that, once a commodity has reached the highest price that the consumer is able to pay, any attempt further to raise the price will hit back to your own disadvantage, in this instance in the form of arrears of rent, legal costs, &c. When considering really large quantities of houses together, a wholly different set of economic laws operate from when only one or two houses are concerned. This is borne out by the fact that in many of the industrial towns in the North of England, where the level of wages do not warrant a high rent, the full increase of rents allowed under the Acts has not, in a very great number of cases, been charged.

Finally Part II. of the 1923 Acts should prove an ample safeguard against any really hard cases that are likely to occur, and thus justify an immediate return to normal conditions when the principles of common law will again operate as between landlord and tenant.

The trouble with all Rent Restriction Laws is that if they are not a political issue when first enacted, they soon become a political issue, and no Party can with safety advocate their being done away with—at least, so it seems to the politicians.

A BENEVOLENT LANDLORD

We have from time to time had occasion to record in these columns instances of grasping and avaricious landlords, and we have also upon occasion chronicled landlords of the other type who considered the welfare of their tenants to be the dominant consideration and did not attempt to squeeze every penny that they could from their property.

A recent instance of the latter kind of landlord comes to us from the city of Lynn, Massachusetts. On the occasion of this man's 75th birthday 1,000 of his tenants were given the benefit of a rent reduction ranging from 10 to 15% of their rent. The birthday was that of Patrick D. Magrane, known as Lynn's largest taxpayer, and the rent reduction went into effect on all his buildings "in observance of his 75th birthday and also the 50th anniversary of his becoming a landlord".

For some years Magrane has had the title of Lynn's "ideal landlord" through his refusal to gouge his war-time tenants and his decision to continue his employees' salaries during their army service.

Starting as a poor boy peddling notions 50 years ago, and having through industry and thrift become a millionaire, he has, evidently, not forgotten his early struggles nor lost his humanity.

THE HOUSING SHORTAGE AS AN INCENTIVE TO CRIME

Elsewhere in this issue will be found an article describing conditions in the City of Moscow* in which it is reported that the police officials claim that the housing shortage in that city acts as a discourager of crime because of the fact that there is always someone in the house and therefore burglaries cannot be made without fear of detection.

Now comes an account from the Riviera, where the housing shortage has worked in reverse fashion and has proved to be an incentive to crime—if one can believe the reports thus made.

* See page 10.

A dispatch from Nice states that a woman because she wished to rent the apartment occupied by a friend of hers, resorted to the drastic means of administering a dose of strychnine and thus bringing about her death and making the apartment empty and available for rent. It appears that she offered her friend a box of poisoned chocolates which she unsuspectingly sampled. Then on a pretext of urgent business the poisoner departed, taking the poisoned candies with her, which it is said, she threw away.

The occupant of the apartment was taken seriously ill and at the time of the dispatch was still in the hospital.

While the police are seeking to unravel the mystery, the local press expresses the hope that similar methods will not be generally adopted to solve the housing problem—a hope in which we heartily concur.

Even de Quincey when he wrote his famous essay on “Murder as a Fine Art” could hardly have imagined the refinements in that art which are practiced in the present day. Even he could not have conceived that murder would be resorted to to obtain possession of a much coveted apartment.

THE EVER MOUNTING COST OF BUILDING

The cost of the average small home has risen 19% during the past 6 years, and is still climbing, according to figures compiled by the U. S. Bureau of Labor Statistics, recently made public. This Bureau annually collects data concerning building permits in cities having a population from 25,000 to 100,000 and semi-annually in cities of over 100,000.

In weighing the facts presented by these studies, certain allowances must be made. In the first place, it should be borne in mind that the costs given are the costs stated by the builder in his application to the local authorities for a permit to build. These statements are notoriously inexact. There may be a profit or loss between the cost to the builder and the cost to a later home purchaser. Also, as between different cities there may be a deviation between the cost stated in the permit and the actual final cost of the structure. No data are available from which to determine the cost per room or per square foot, which would be of value, especially in connection with the consideration of multi-family dwellings.

Unsatisfactory as these figures are, they are the only figures that exist and they are sufficiently accurate to enable one to draw inferences from them, because the basis was the same in 1921 as today; therefore, there is a basis from which comparisons can be made and deductions reasonably drawn.

The figures presented concern themselves with the average cost of dwelling accommodations per family in different kinds of dwellings in 257 identical cities from the year 1921 to the year 1926 inclusive. In 1921 the average expenditure for the erection of a one-family dwelling was \$3,972. Since 1921 there has been an increase each year in the cost of one-family dwellings until in 1926 this cost was \$4,725, or 19% higher than in 1921. There has been a steady increase also in the average cost of two-family dwellings. In 1921 the average expenditure per family for this class of dwelling was \$3,762. By 1926 this had risen to \$4,480, an increase of 19.1%. In contrast, the average cost per family unit in multi-family dwellings during the period has been irregular. In 1921 the cost per family for dwelling accommodations in this class of structure was \$4,019; in 1922 it decreased to \$3,880, or 96.5% of the 1921 cost; in 1924 a peak of \$4,418 was reached. This was 9.9% above the 1921 cost. By 1926 the average cost had receded to \$4,095, which was only 1.9% above the 1921 cost.

In the period from 1921 to 1926 wage rates in the building trades advanced 24%. During the same period wholesale prices of building material advanced 5%. In this increased cost of building labor, many thoughtful observers see the reason for the mounting cost of building construction.

Discussing this question Merwin K. Hart, a member of the New York State Industrial Survey Commission, which for some time past has been making a study of conditions in the construction industry in that state, has the following to say:

The one cost which today is almost at the peak is the cost of building construction. * * * Wages are perhaps not higher than can be earned if no obstacle intervenes. But a serious obstacle does intervene because of arbitrary rules, regulations and practices, some of them officially recognized in the contracts between unions and contractors, and some not. Production is arbitrarily restricted, the output in the aggregate is lower and a general and inexcusable amount of inflation of costs results. The entire public suffers but *the chief sufferer is the workman who can least afford the high cost of housing, his principal mandatory expense.*

And again:

The cost of housing through public indifference and the timidities of politicians, has been permitted to mount out of all proportion to other items in the cost of living. A thousand dollars worth of automobile or of many other articles today means more than 20 years ago, while a thousand dollars worth of building construction means considerably less.

That Mr. Hart is not the only person concerned about the high cost of building is evidenced in a warning issued to the building trade

by E. J. Mehren, Vice President of the McGraw-Hill Company, publishers intimately connected with the building trade, in a talk before the New York Building Congress a few weeks ago.

Mr. Mehren pointed out that the cost of the increased construction is being felt not only by the people who occupy dwellings but is directly reflected in the cost of all products, especially in manufactured products. He said on this occasion:

The building burden on manufactured goods is direct in the charge for factory and office buildings, indirect in the rent element in every salary check and in every wage envelope. If home rents are abnormally high, salaries and wages must be raised proportionately, and the cost of goods goes up. If house rents are low, selling prices can be proportionately reasonable.

Index figures show that the cost of building has risen more in this country since 1913 than have the selling prices of most of the items that enter into our everyday life. As against prices in 1913 food prices for the country are up 59%; clothing, 65; fuel and light, 81; house furnishings, 105; building cost, 110.

While building costs since the pre-war period have more than doubled generally, the increase has been greatest in New York City, where the percentage is now 114.

The motive of self-interest should prompt us to inquire whether the public will not punish us if we callously allow our costs to remain out of line. We feel a certain sense of security because ours is a protected security. If a man wants a building in New York, only New York can give it to him.

But that protection afforded our industry by the nature of our business is not a guaranty of immunity from public displeasure and discipline. The community is always more powerful than any of its parts. It can administer a severe punishment. It starved the railroads which incurred its displeasure. It forced electric railways by the dozens into receivership. It promises to go to the bottom of public utility financing and no one can foresee the results. We cannot say that the public cannot punish us.

So long as our costs continue to be out of line, so long as other industries show sharp downward price trends and even sell goods at or below the 1913 figure, we shall be challenged by our fellow-citizens; the more so in the immediate future, when our trade will be challenged by stiff European competition.

In addition to this study of the changing cost of construction of dwellings of various types through a 6-year period, the U. S. Department of Labor has recently made public its similar studies showing the changes in the average cost of dwelling accommodations per family in the different kind of dwellings, viz. 1-family dwellings, 2-family dwellings, and multi-family dwellings in the 14 cities having a population of 500,000 and over, for the first 6 months of the year 1927.

These show that there is a great difference in the average costs in the different cities. The lowest average cost for one-family dwellings

was shown in St. Louis, where the cost per family for all new one-family dwellings built during the first half of 1927 was only \$3,540. This contrasts with \$6,440 in Chicago. While Chicago showed the highest expenditure per dwelling for one-family dwellings of any city taken as a whole, it was surpassed by three boroughs of New York City. The average cost of one-family dwellings in New York (all boroughs) was \$6,184.

Washington and Baltimore are but forty miles apart, yet the average cost of the one-family dwellings built in Baltimore in the first half of 1927 was only \$3,942, while the average cost of those built in Washington during the same period was \$6,337.

The cost per family of two-family dwellings ranged from \$3,078 in Buffalo to \$7,125 in the Borough of Manhattan. There were 18,416 families accommodated in two-family dwellings for which permits were issued in these fourteen cities, and the average cost per family of these dwellings was \$4,793.

The cost per family for dwelling accommodations in apartment houses reached the high level of \$7,464 in the Borough of Manhattan. The next most expensive unit cost in this class of structure was in Chicago, where 17,690 families were accommodated at a cost of \$5,253 per family. The lowest per family cost for multi-family dwellings was in Los Angeles, where only \$2,143 was spent per family provided for.

In the fourteen cities having a population of 500,000 or over 79,324 families were provided for in apartment houses. The average cost of these multi-family dwellings per family accommodated was \$4,185.

In those cities all classes of dwellings provided for 132,475 families during this six-month period, and the amount expended per family was \$4,563. There were 4,312 families housed during this period on Manhattan Island, and it cost \$7,478 per family to house them. The next most expensive housing was provided in Pittsburgh, where 1,425 families were provided with dwelling places at a cost of \$5,808 per family.

It cost only \$2,991 per family to house the 2,700 families provided for in St. Louis, but it cost \$4,962 each to house the 2,583 families accommodated in Washington. In New York (all boroughs) 59,203 families were provided with residences in new buildings at a cost of \$4,723 per family.

THE PRESENT TREND OF BUILDING DEVELOPMENT

More recent figures made available by reports from the same source showing facts with regard to 80 cities with a population of 100,000 and over during the first 6 months of the year 1927, give perhaps a better indication of the present trend of development, both as

to the cost of building, the extent of building and the kind of building that is going on in the United States.

The significant fact that at once strikes one upon the perusal of this report is that there has been a very distinct falling off in the whole construction industry.

Considering all kinds of buildings for which permits were issued in the first 6 months of 1927, it appears that there were 165,280 buildings in that period as compared with 185,346 buildings during the same period of the year before, a falling off of 10.8% in the number of buildings erected. Viewed with regard to the estimated cost of construction, or the money invested in the building industry, there was a corresponding falling off, the estimated cost of construction being \$1,381,910,891 in 1927 as compared with \$1,474,785,929 in 1926, a decrease of 6.3%.

The number of residential buildings of all classes decreased 15% and the amount of money invested in such buildings 12.6%. Every one of the individual classes embraced under this term of "residential buildings" except lodging houses and multi-family dwellings with stores, showed a decline both in number and in the amount of money invested in them.

The number of 1-family dwellings erected in the first half of 1927 decreased by 18.5%, viz. 64,747 erected as compared with 78,483 during the same period the year previous, and the amount of money invested in this class of structures decreased 15.2%, viz. from \$374,929,350 during the first 6 months of 1926 to \$317,855,774 in 1927.

The number of 2-family dwellings erected did not decrease in anything like the same ratio. There the decrease was but 3.9%, viz. 11,577 in 1927 as compared with 12,048 the year before.

When it comes to multi-family dwellings with stores there is a very distinct increase, the number of these having increased 28.4%, viz. from 550 in the first 6 months of 1926 to 706 in the same period of 1927, and the capital invested in these structures from \$31,264,464 to \$39,380,733, an increase of 26%. For multi-family dwellings without stores there was a decrease of 6% in the number erected and a decrease of 3.3% in the amount of capital invested in such structures.

Viewed from another angle, it appears that in the first half of 1926, 1-family dwellings constituted 36.7% of the family accommodation provided. During the first half of 1927 this dropped to 34.6%. The number of families provided for in 2-family dwellings, on the other hand, increased. In 1926 this class of buildings took care of 11.8% of all families accommodated, whereas in the first 6 months of 1927 this increased to 12.4%. The proportion of families provided for in multi-

family dwellings stayed pretty constant. In the period under review in 1926 this constituted 46.8% of all families taken care of, whereas in 1927 this rose to 47.4%.

It is thus seen that while the volume of building construction has decreased during the period under review, the trend toward multi-family dwellings has risen to an extraordinary degree. The trend is apparently away from the private detached home to the larger apartment house, with its greater ease of living—a trend that is distinctly one to be regretted. But the sad fact must necessarily be faced.

A FINE YEAR'S WORK

IN PENNSYLVANIA

The Pennsylvania Housing and Town Planning Association under the effective leadership of its President Miss Hannah Fox, and its Executive Secretary Benjamin H. Ritter, has recently completed 3 years of effective work in bringing about better housing conditions in the state of Pennsylvania.

This organization is unique in that it is the only active state housing association in this country. Every student of housing will find it advantageous to obtain a copy of its 3rd Annual Report, an interesting 20-page document which can be obtained from Mr. Ritter at his office 133 South 12th Street, Philadelphia.

We have only space here for the barest mention of some of the achievements of this organization during the past year. Those who desire to study its work at closer range will find it very fully set forth in this Report.

The chief accomplishment of the Organization was drafting and securing the enactment by the Pennsylvania legislature of a broad Housing Enabling Act, authorizing each city, town, borough and first class township in Pennsylvania to regulate by ordinance the construction, sanitation, occupation, ventilation, water supply, toilet facilities and drainage of all buildings used for human habitation within its jurisdiction.

This is the culmination of effort at 5 different sessions of the legislature to secure the enactment of a comprehensive state-wide Housing Law based upon the Model Housing Law, and similar to the laws of Iowa, Michigan, Minnesota and other states. Having the Home Rule issue constantly raised in the legislature, the leaders in this movement determined to accept the challenge thus thrown down and see what could be accomplished by taking up with each important community in the state the necessity of enacting local laws of this kind.

Obviously, before any effective effort could be undertaken in this direction, it became necessary for a broad enabling act to be adopted by the legislature which would give to each community throughout the state, no matter what its size, power to enact such ordinances.

Discussing this subject, the Report, after reciting the enactment in recent years of various City Planning and Zoning Acts says:

Unquestionably, this is real progress but at most it represents only a beginning of a solution to the housing problem. Moreover, the fact should not be overlooked that housing is one of the most complex problems in Pennsylvania. Every section of the state has its dingy slum areas, its hovels, and numerous dwellings unfit for human habitation. Many of the worst conditions have been inherited by the present generation, though dangerous congestion, overcrowding, insanitation and structural hazards are still developing in many localities. To prevent this, all municipalities are obliged to take advantage of the various powers granted them to control present tendencies and to properly plan for the future.

TO SEEK LOCAL HOUSING ORDINANCES

The new Housing Enabling Act was approved by Governor Fisher on May 11th and is now Chapter 457 of the Laws of 1927 of the State of Pennsylvania. The Pennsylvania Housing and Town Planning Association is now at work preparing a Model Housing Ordinance, to be recommended to the various cities, boroughs and townships for their consideration, with necessary adaptation to meet local conditions.

As the Association rightly says in its Report, "This is the most extensive housing programme undertaken in Pennsylvania,"—they might have said, "in any other state"—and promises to have a far-reaching effect in improving the living conditions of the masses.

It is evident that the Association has its work cut out for it. We predict that it will have unceasing effort, lasting throughout its entire lifetime, in persuading the individual communities one after another to adopt its Model Housing Ordinance. It will also have a life job in seeing that such ordinances, when once enacted, are not worn away by constant attrition.

Far be it from us to discourage this brave effort.

We hold the view, however, that housing laws should be enacted by the State and should be state-wide in their application, just as factory laws are. It seems to us that it is clearly the function of the State to prescribe the conditions under which people may live, just as they prescribe the conditions under which they may work; and we have never yet discovered that sanitation or light or ventilation or fire protection are local questions.

If it is necessary that people should have adequate light and ventilation in their dwelling places in Harrisburg, it is equally necessary that they should have just as much light in Philadelphia or Johnstown. If it is necessary that a court should be 20 feet wide and a back yard 50 feet deep in Johnstown, it is just as necessary that it should be that large in Allegheny.

We shall await the outcome of the Association's efforts with much interest.

TOWN PLANNING AND ZONING

The other side of the Association's work deals with Town Planning. For, this is the one organization in America which combines housing and town planning in its field.

The Report indicates that more than 1,000 municipalities in Pennsylvania have authority to engage in town planning but comparatively few of them have made a start in this work.

Zoning also lags behind in Pennsylvania, due undoubtedly to the fact that Pennsylvania's leading city, Philadelphia has been unwilling to take up zoning.

As the Report points out, over a million and a quarter people in Pennsylvania now enjoy this protection and the number of communities that are already zoned is given. They add that not a single Zoning Ordinance has been repealed.

A SURVEY OF A STATE'S NEEDS

An interesting feature of this Report is a survey of the housing situation in Pennsylvania as it existed in December 1926, in all of the leading communities in that state which the study divides into first class, second class and third class cities and Boroughs, there being but one first class city, Philadelphia, two second class cities Pittsburgh and Scranton, and the other cities in the state being either third class cities or Boroughs.

For each of these communities there is shown in tabular form the estimated population in 1926, the average priced house for sale, the average priced house needed most, the rent paid by the average family, the movement of rents whether stationary, decreasing or increasing, whether building operations are carried on all the year round or are seasonal, the number of building and loan associations in that community, whether loans are granted on second mortgages and whether the supply of mortgage money is plentiful, average or scarce.

Pennsylvania has thus set an object lesson to every other state in the kind of annual survey that should be made of its housing needs.

We commend this study not only to all persons interested in housing reform in other states, but to all realtors throughout the country and believe that the annual collection of similar information in similar fashion for each state would prove of great value to the country.

No part of this Report is more valuable than its discussion of the Housing Needs of Pennsylvania. It says:

A conservative estimate shows that 33,000 homes are required every year to provide for the increase in the number of families in Pennsylvania, in addition to the 4,000 dwellings per year necessary to replace the demolished and worn-out houses, and those destroyed by fire, thus making a total of 37,000 annually to care for the housing needs in the state.

According to a survey of 88 cities and towns by the Association in December, 1926, the acute housing shortage has been passed. Most localities report stabilized residential rents, more attention to all-year-round building operations, and easier mortgage money for home buyers. These are hopeful indications of housing relief.

However, there is still a great demand for lower priced homes. Operative builders have been supplying \$8,000 and \$10,000 homes for the past four or five years. Many of these and more expensive homes have been vacant for months for lack of buyers. In 80% of the towns surveyed, the popular demand is for homes to sell for \$5,000 and under.

In the face of the largest building programme in the history of the state, literally thousands of families have been forced to double up with others or take rooms in overcrowded dwellings. These families are now in the market for homes if prices can be adjusted to fit their incomes.

The purchasing power of the great majority of these potential home buyers is indicated by prevailing rents which are found to be \$25 to \$40 per month for the average family. These same families, according to the standard budget of family expenditures, can not afford to pay more than one week's wages for one month's rent, or carrying charges on a house. Again, we find the same limitation, for according to data supplied by the State Department of Labor and Industry, the average weekly wage for 295,974 employees in 866 industrial plants during the month of March, 1927 was \$26.71. While this may not represent the average family income it is the basis upon which it must be computed.

These facts indicate clearly that more attention must now be given to lower-priced homes to care for an ever-increasing population in the lower income group. In several localities where commercial builders have failed to supply this need, community building projects have operated to great advantage.

SEWAGE AND DRAINAGE NEEDS

Another portion of the Report concerns itself with sanitary equipment and sewage disposal, and prints in tabular form the results of a survey showing sewage disposal plants and expenditures for sewers in 1925 and 1926 in 42 different communities throughout the state, ranging from Philadelphia with its 2,000,000 or more to cities as small as 9,000 in population.

For each of these 42 cities the Report shows the estimated population in 1926, whether it has a sewage disposal plant or not, the amount spent for sewers in 1925 and in 1926, whether the city owns its own water system, and the annual cost of water per family.

From all of which it is quite evident that this is a very "up and coming" organization, one that should have the hearty support of every public spirited citizen in Pennsylvania.

HOUSING INTEREST IN PENNSYLVANIA

Pennsylvania social workers renewed the interest shown in housing progress in 1927, by setting aside one period at the Pennsylvania State Conference on Social Work held in Scranton February 8, 9, 10, 11, for round table discussions of housing. Representatives from many smaller cities of the state attended, and displayed keen interest in the topics discussed, particularly those related to low-cost construction for workmen's dwellings.

Cornelius A. Desimone, a builder from Conshohocken, Pennsylvania, told the conference how a group of bankers and business men, on a capital of \$40,000, provided houses for 196 families, through the erection of \$1,000,000 worth of dwellings, and still netted 10% a year on the capital invested. They formed their own building company and progressively reduced their building costs, giving the benefit of their savings to the buyers. Thus, houses at first were sold for \$5500; they were able later to sell similar houses for \$5000. Many of the buyers were financed so closely that their actual investment did not exceed \$250.

The State Department of Health, and the State Bureau of Municipalities co-operated with the Philadelphia Housing Association, and the Pennsylvania Housing and Town Planning Association, in organizing this meeting. As a result of its success, the last named organization was invited to hold regional housing conferences throughout the state during the ensuing year.

BROOKLYN NO LONGER A CITY OF HOMES

From time immemorial Brooklyn has been known the country over as the "City of Homes" and the "City of Churches". Apparently it is about to lose one of these proud titles, for a survey recently completed by one of Brooklyn's realty corporations shows that the majority of Brooklyn's residents now live in apartment houses. Brooklyn still has 155,767 1 and 2-family dwellings which represent more than half the total number of buildings in that Borough, including all kinds

of structures, office buildings, factories, shops; the total number of buildings in the Borough being estimated at 255,791 individual structures. Of these 86,260 are 1-family dwellings according to the estimate of this realty corporation, with a capacity of housing approximately 345,000 persons. Two-family dwellings total 69,507 with a capacity of housing approximately 278,000 individuals. Adding those total accommodations, it was found that one and two family type of dwellings could accommodate approximately only 623,000 of the Borough's residents, or but a fraction more than one-fourth of Brooklyn's estimated population of 2,460,000. On the other hand, the survey shows, there is a total of approximately 54,793 apartment houses in Brooklyn, housing the remaining three-quarters of its population. Of these, the non-elevator type is in the majority, totaling 54,435, as compared to 358 of the hotel and elevator apartment type. Despite this difference, the modern type of elevator apartment, as well as hotels, has increased by more than 100% during the past two years. Despite the great building programme of the past four years, Brooklyn has added modern apartment accommodations for only about 50,000 residents. This is approximately no more than the number of new residents which Brooklyn adds every year to its increasing population.

NEW YORK'S LATEST MODEL TENEMENT

The efforts made by the workers themselves to house themselves, which we have discussed in numerous previous issues,* have recently crystallized in a completed model tenement opened on Christmas day, located in the Bronx on Sedgwick Avenue between Saxon Avenue and Dickinson Avenue, and Van Cortland Park South, running from Norman to Saxon Avenues, recently completed by the Amalgamated Housing Corporation, a limited-dividend company organized by the Amalgamated Clothing Workers of America.

This latest model tenement contains 1185 rooms and represents a group of 6 units, providing housing accommodations for 303 families. The buildings are 5 story brick "walk-ups" of 2, 3, 4 and 5 room apartments, each apartment being only 2 rooms deep without obstruction on either side, being grouped around a large central court. In the main unit there is a court extending 566 feet the full length of the property, 155 feet at its greatest width and 51 feet at its narrowest. Every room is thus assured of receiving direct sunlight. The buildings cover less than 50% of the land (46.9). Living rooms are ample and commodious, 14 feet x 16 feet in size, and all other rooms are

* See "*Housing Betterment*", July, 1927, p. 131; September, 1926, p. 194; December, 1926, p. 336.

larger than have been provided in any of the model tenement structures in New York City and larger than required by law.

The rentals have been fixed at \$11 per room per month. The total cost of the operation is said to be \$1,825,000 of which \$1,200,000 has been loaned on mortgage at 5% by the Metropolitan Life Insurance Company, the balance of the cost having been financed by the Amalgamated Union of Clothing Workers of America, whose members are to reside in the building. More than 90% of the apartments have already been leased. About 35% of the tenants come from the lower East Side of Manhattan, another 35% from South Bronx and the remainder from Brooklyn and other parts of the city.

The project as has already been pointed out in these columns is a project of the Amalgamated Clothing Workers of America, a trade union of workers in the men's clothing industry with about 50,000 members within the metropolitan district alone.

In addition to the commodious and well lighted, well ventilated rooms, all modern conveniences are being provided. A central heating plant has been installed. Each apartment has electric light, hot and cold running water, bath rooms including both tubs and showers, ample closet space and modern equipment throughout. The kitchens are equipped with both gas ranges and ice-boxes.

An attempt at co-operative ownership has been made in this project by persuading many of the tenants to take stock in the corporation that has been formed, as distinct from attempting to own their individual apartments as is done in the higher grade cooperative apartments, thus giving greater mobility to labor—something that labor prizes highly.

In order to secure the benefits of the tax exemption law, this scheme has recently secured the approval of the State Board of Housing, which under the law will have a representative on its Board of Directors.

A GROWING GARDEN COMMUNITY

SUNNYSIDE

A little over three years ago a barren 70-acre tract in the outskirts of Long Island City was taken over by a group of public spirited men. This is now a delightful residential community of over 1,000 families, who are thus given the opportunity of living in homes of an attractive character without having to pay undue prices for them, homes in which they can bring up their children with all the advantages of a suburban community and yet at the same time have the benefits

of nearness to the great city of New York, that is so essential for many business men.

This remarkable achievement in this short space of time is due largely to the energizing force, wisdom and broad experience of the President of the City Housing Corporation, Alexander M. Bing. His Third Annual Report as President of that corporation will repay careful study on the part of all persons interested in housing reform. For, it not only records the rapid growth of this attractive development in New York City, but also contains much valuable information as to the experience gained in developing this project—of great value to others who may contemplate similar schemes.

The first unit consisting of 54 houses was built in 1924, a year later 133 houses were added; in 1926 another 178, and in 1927, 149—making a total of 514 houses built thus far containing 4,820 rooms and accommodating 1042 families. In addition, stores and garages estimated to be valued at \$180,000 have been added. The total value of the development is given as \$7,255,347.

Reviewing the three years' work, Mr. Bing says that these three years have proved the commercial soundness of the plan of operation; that 6% dividends have been paid regularly since the Company was formed, and, in addition, a surplus has been accumulated amounting to \$252,000. He adds that progress has been made in improving the house plans, as well as the block layout or site plan, and in raising the standard of housing for wage earners and other families of moderate income.

WHAT KIND OF PEOPLE LIVE AT SUNNYSIDE?

From tables appended to this Report, we glean the fact that in a group of 390 Sunnyside home owners 50% were families in which the earnings of the head of the family were less than \$3100 a year; that 35% were families where the head of the family's earning capacity was between \$3,000 and \$4,000 and the balance above those limits.

The details of the annual income of the heads of these families, we think, may prove interesting. They are as follows:

From \$1,500 to \$2,000.....	42
2,100 to 3,000.....	149
3,100 to 4,000.....	111
4,100 to 4,500.....	28
Over 4,500	57
	<hr/> 587

The kind of persons living at Sunnyside is of interest. The Report shows these to be distributed as follows:

Mechanics	54
Accountants, Cashiers, Clerks etc.....	29
Tradesmen, Business Men, etc.....	29
Chauffeurs	25
Business Executives	24
Salesmen	23
Stenographers	18
Housewives	17
Secretaries	15
Teachers	14
Restaurant Workers	12
Doctors and Dentists.....	9
Government and Municipal Employees.....	10
Social Workers	9
Purchasing Agents	4
No occupation given.....	4
Miscellaneous	78

Included in this miscellaneous grouping are journalists, newspaper reporters, writers, lawyers, engineers, actors, musicians, dancers, butchers, printing trade workers, butlers, valets, nurses, dressmakers, milliners, watchmen, doormen and seamen.

One interesting feature of the development of Sunnyside has been the "canniness" with which Mr. Bing out of his large experience as a practical builder has taken advantage of every trick in the trade. Instead of building when the mood seized him, he has wisely taken advantage of the fall and winter months when there is the usual seasonal idleness, and when there is a more plentiful supply of labor and materials and when prices are correspondingly lower.

One recent feature of this development has been the gradual change in the emphasis laid by its promoters on the type of building that they desire to develop. The scheme started with a clearcut determination that this was to be a small-house development, chiefly of private dwellings, though the group house, such as prevails in England to so great an extent, was clearly determined upon from the start. As the years have gone by, there has been a distinct change of emphasis, and we now find Sunnyside developing into a community of small apartment houses, rather than private dwellings.

THE TREND TO APARTMENT HOUSES

The new types of apartments developed during the current year are of a high order and represent the type of apartment house that is unobjectionable—so far as any type can be so considered—resembling very strikingly the types of multiple-dwellings that have been developed largely through the Middle West; buildings, as a rule, low in height

and either "U" shaped or "H" shaped, thus affording ample opportunities for light and air and for reasonable privacy.

The reasons given for their turning to apartment development and away from private dwellings, as well as away from the co-partnership scheme to the relations of the ordinary landlord to his tenants, are of great interest. The Report says:

The company's experience indicated that purchasers at Sunnyside were not sufficiently familiar with this form of ownership (cooperative) to make apartments as readily saleable as small houses.

It adds:

The average apartment dweller demands a certain freedom of movement and when he is ready to surrender this mobility seeks a small house. Nor is he so ready in most cases to shoulder the responsibility of cooperating with his neighbors in the administration of an apartment house as are the high salaried executives and business men, familiar with management, who have made possible the success of expensive "cooperatives" in Manhattan.

These considerations, plus the growing feeling that the City Housing Corporation would benefit by the permanent ownership of some *revenue producing property* have led to the adoption of a new plan for the 1927 apartment buildings. Instead of selling them cooperatively, the Company plans to retain ownership and rent.

In other words, the City Housing Corporation has now learned by experience what other projectors of model housing schemes and co-partnership operations have previously discovered.

One of the interesting results of their experience has been their determination to abandon building by contract and to take over the work themselves, a "Construction Division" having been formed during the summer of 1926 which took over all work formerly entrusted to a general contractor. This scheme has apparently been found very satisfactory in practice; for, the Report says that the greater efficiency and economy with which each succeeding Sunnyside unit has been built, was again marked this year and that the new houses reflect these savings and that it has been possible to embody numerous improvements in their construction, to reduce prices somewhat and still make a moderate profit for the Company.

A CHANGE IN METHOD OF FINANCING THE PURCHASER

The chief stumbling block encountered in the development of this interesting project has been the lack of enthusiasm of the great lending institutions in the city to finance their second mortgages—an experience which other builders of houses have encountered in other communities.

In order to meet this difficulty a new scheme of financing the purchaser of a home at Sunnyside, has been worked out. In the past the practice was to require a down-payment of 10% of the purchase price and take back a single mortgage for the 90% balance. From the standpoint of the purchaser a single 90% mortgage was a decided advantage. This was arranged to be entirely liquidated by small monthly payments in about 23 years, purchasers were given the privilege of making additional payments at any time and discharging this obligation at an earlier period. By this scheme of a single mortgage, payable in a reasonable period of time, house buyers were protected against the necessity for periodic renewals of mortgages with their attendant expenses.

The City Housing Corporation encountered many difficulties in refinancing the senior interests of the 90% mortgages. Since the working capital of the company must be kept constantly revolving if building construction is to proceed, they could not afford to tie up so substantial a part of their resources in first mortgages.

Consequently it has been decided to sell the new houses with separate first and second mortgages—in other words to return to the ordinary commercial method. This will enable the company to dispose readily of first mortgages and facilitate the re-financing of the second mortgages if they need to do so. One feature of their new scheme which is not found in the ordinary commercial financing, is the attempt to give house purchasers greater protection than is ordinarily given, by guaranteeing renewal of the first mortgage at the expiration of the initial 5-year period for a like term and amount, without excessive cost to the purchaser.

In all of the several financial plans used in the sale of Sunnyside houses, the Company's purpose has been not to make profit, but to make the purchaser's burden as light as possible. It has succeeded, it is said, in keeping monthly charges covering interest, amortization, taxes, water rates, insurance and garden upkeep down to a basis of \$11 a room a month. The two mortgage plan now in force maintains this average of monthly payments, and, he says, thus far has proved entirely acceptable to prospective purchasers.

WISE PROVISION FOR RECREATION

What Mr. Bing considers the most important contribution that Sunnyside has made to the cause of housing reform, is its demonstration that a large proportion of land can be set aside in a residential community for gardens, playgrounds and recreation space, even in a low-cost housing development within the limits of a great city. He

points out that by eliminating garages from block interiors and throwing large central spaces into common gardens reserved for community use by 40-year easements, the City Housing Corporation has accomplished two important purposes. It has provided the residents with pleasant, healthful gardens and safe places for children to play; and has also demonstrated the commercial soundness and feasibility of such a programme.

In these respects Sunnyside has wisely profited by the experience of England and its garden communities, rightly believing that what has been done in that country can be done in America.

The recreational facilities and common activities that have been developed at Sunnyside are really quite striking. Recently a 3-acre tract completely equipped for tennis, basket ball and handball with a baseball field and playground for children of all ages was dedicated to the use of the community. Emphasis is placed on the wisdom of concentrating most of the recreational activities in this park where all can be carried on under the direction of a trained supervisor; it is stated that the advantages of this have been amply proven at Sunnyside. The daily attendance has averaged about 100 children and adults, with a maximum on holidays of 600; and contests in all branches of sport have done much to foster the growth of community pride and interest, resulting in the organization of numerous social and athletic clubs not only for boys and girls, but for men and women as well.

One of the perplexing problems in small residential developments where a certain portion of land is thus set aside for recreational purposes, is to devise some method of insuring its proper upkeep. The plan under which this is done at Sunnyside is by requiring dues of \$5 a year for each family. Until the entire community has been completed, which it is expected will happen next July, the City Housing Corporation has agreed to meet the deficit in its maintenance but after that date the entire upkeep and cost of the Park will devolve upon the community. A Committee of residents is now engaged in preparing a finance plan which will raise the annual budget of between \$8,000 and \$10,000 required for upkeep and the salaries of a Park Director, caretaker and other services.

That Sunnyside is more than a group of houses—a real community—is evidenced by this Report. Its people are brought together not only in these joint problems of park maintenance, but in addition in numerous civic affairs ranging from the cooperative purchase of coal by the residents to arranging for the purchasing of vines, shrubs and seeds on the same plan, as well as the organization of a modern kindergarten and play-school for children between the ages of 3 and 5 years.

A GARDEN CITY IN PROSPECT

With the completion of the Sunnyside development, which is promised for next July, it is not strange that Mr. Bing with his great activity and organizing ability should seek fresh fields to conquer.

When he established Sunnyside three years ago it was known to all of his friends that what he was really aiming at was the establishment of a true Garden City in America; but before launching this more extensive development he sought to gain that experience which he considered so essential to its proper management. It was this that led him to develop Sunnyside.

Summing up his views as to the value of the Sunnyside experiment he says:

In spite of the development in every department of the company's work and the comparatively rapid progress made at Sunnyside, I cannot help but feel that what we have done thus far is little more than to indicate the vast field which limited-dividend housing companies offer for worth-while accomplishment coupled with a safe 6% investment. Sunnyside with its \$7,000,000 of houses, acres of interior gardens and parks, is only a beginning toward what could be done if sufficient capital for still larger operations were available.

And he renews his very sensible suggestion that the great Foundations, the charities and the churches of the country should invest their trust funds in such schemes.

KANSAS CITY CLEANS HOUSE

It has always been a source of wonder that Kansas City with its wealth and progressiveness should have lagged so far behind other great cities of the country in grappling with its bad housing conditions. Until recently almost nothing has been done in that community to improve the conditions under which the great mass of its workers live, and in some parts of that city conditions have been notoriously bad.

Recently under the leadership of Mrs. James A. Clancey, Chairman of the Housing Committee of the Consumers' League, Kansas City has begun to take account of stock and to realize that there were many conditions in her city which were not creditable to that community.

Up to 1912 little effort was made by the city authorities to improve existing conditions, but in that year a Housing Survey was made by the Welfare Department of the City. This resulted in a temporary clean-up and for two years following quite a number of bad conditions were remedied. Then, however, followed a period of comparative inactivity lasting for many years.

In 1923 the Housing Committee of the Consumers' League was formed to investigate housing conditions in Kansas City, to follow up complaints received from other agencies and to endeavor to obtain some improvement of these conditions. Studies and surveys were conducted in those parts of the city where bad housing was expected to be found, and violations of existing ordinances were referred to the proper city department. As a rule both the Health and the Building Department cooperated with the Committee to the extent of sending an inspector out to investigate the complaints but only in an occasional instance was any correction made. Approximately 840 complaints were reported yearly while the corrections averaged only 100.

According to Mrs. Clancey there is now much better cooperation given the Consumers' League, especially during the past 12 months. This is shown, she says, by the fact that out of 606 complaints reported, there were 420 in which corrections were promptly made.

Commenting on the work that has thus been done, she says:

In October, 1926, the health department assigned a special inspector to work exclusively on housing. This was the first time since 1912 that any particular attention had been paid to housing as a major health problem.

About three-fourths of the complaints are concerned with health and are referred to the Health Department where they are taken care of by the special housing inspector. The other fourth has to do with construction, and these complaints are made to the building department where they are given to any of the inspectors in connection with their general work.

While all unlawful and insanitary conditions were reported when found, the attention of the housing committee's inspectors during the past year was centered on dilapidated houses. The majority of these houses were found to be occupied, although a number were being advertised for rent but had no occupants at the time.

Many were in such a state of disrepair that almost everyone of the major housing regulations was violated. Some of the inspection records show overcrowding, cellar or basement living, windowless rooms, lack of sufficient light and ventilation, leaky roof, faulty and insufficient plumbing, and structurally unsafe conditions, all present in a single house.

Eighty-three of these houses were reported to the health authorities and all were placarded as being unsafe for human habitation. The health department has been particularly active in having 61 of these houses repaired or razed during the first 9 months of 1927; and in addition to these the building department has had two unsafe buildings demolished.

SEWAGE DISPOSAL NEEDED.

Another field of endeavor has been the district along the Blue River in Sheffield and Centropolis. Last spring an extensive survey of this unsewered area was made, and out of some 280 houses and premises inspected about one hundred sixty unlawful conditions were referred to the health and building departments. Up to the present

time 95 corrections have been obtained. Insanitary toilets and lack of proper waste disposal were the chief causes for complaint, although many of the houses were badly in need of repair. Conditions in this district will never be permanently satisfactory until a sewerage system is installed.

FIRETRAPS A MENACE TO HEALTH.

Looking at some of the bad housing conditions in Kansas City, it is hard to understand why dwellings that are a menace to the public as well as to the occupants should be in use, or even left standing. Such worn out buildings are fire traps and are breeding places of disease and often of crime. There are plenty of better houses in Kansas City and plenty of room. Little congestion is necessary, and sunlight, fresh air, and clean surroundings are possible for all. It is to be hoped that the dark age of bad housing is coming to an end.

The Consumers League and Mrs. Clancey are much to be congratulated on the splendid pioneer work that they have done in their community. We wonder whether they would not find themselves greatly aided in making this work permanent if they secured for Missouri the enactment of a modern Housing Law such as their neighbors in Iowa, Michigan and Minnesota have possessed for many years.

GOOD HOUSING FOR NEGROES

ANOTHER ROCKEFELLER MODEL TENEMENT

What for many years has been a standing reproach to our civilization in the disgraceful way in which the negro population of great cities has been housed, is at last about to be removed—at least so far as New York is concerned.

Thanks to the public spirit of John D. Rockefeller, Jr., a splendid model tenement occupying an entire block in New York City has recently been completed which promises to afford an opportunity to some of the negro population of that city, at least, to live under decent conditions without having to pay exorbitant rents.

It has been a matter of common knowledge with social workers and persons interested in the colored race for many years that the negro—who as a rule is one of the best tenants, taking care of the property and paying his rent promptly—has always had to pay exorbitant rents and put up with a kind of accommodations that his white neighbors have refused to live in.

Now that situation is to end. As one writer for the press puts it, "Harlem and Heaven, almost synonymous to the New York negro, now promise to approach each other when the new Paul Laurence Dunbar Garden Apartments are opened." These new model tenements located on the block bounded by 7th and 8th Avenues, 149th Street to 150th

Street, and therefore in New York's "Black Belt", have been very appropriately named after the negro poet.

The new houses are in every way the equal of the model tenements that have been built for their white neighbors. This group of buildings, the fourth which Mr. Rockefeller has developed in New York City, like his others has had Andrew J. Thomas as architect. The new apartments, like the Thomas Garden Apartments which Mr. Rockefeller is similarly interested in, are to be cooperative. The methods of payment which have been devised will have interest for all students of the housing movement. Two different methods are provided.

What is known as Plan "A" contemplates a cash-down payment for the apartment occupied by the tenant and the paying off of the total cost of the apartment in gradual payments, which will become reduced as each year goes by, until the entire purchase price has been received. By this means the tenant's monthly rental is materially reduced. For example, a purchaser may make a cash-down payment of \$100 for each room in the apartment. For a 4-room apartment the cash payment would, therefore, be \$400. Thereafter, the monthly charge, the equivalent of rental, will be \$14 for each room or \$56 a month. For this charge the tenant will be credited with payments on the balance of the purchase price and the cost of all upkeep, such as taxes, water, building insurance, management and care of the gardens.

The other plan, known as Plan "B," is designed for those who do not feel able to make a cash-down payment. They are practically on a rental basis; but a portion of that rent will go as payment on the ultimate purchase price of the apartment, if the tenant desires to obtain it. Under this scheme the rental to be charged will be \$17 a room monthly, in place of the \$14 a room under the other plan. Thus a 4-room apartment would cost \$68 a month. Of this sum \$2 a room a month, or \$8 for the apartment, will be set aside toward the purchase price, if the apartment is purchased. At the end of 3 years that difference would amount to \$288. Under both plans tenants are guaranteed against an increase in rent, as they are purchasing their apartment and creating an equity in their homes.

The scheme of the building follows the usual plan which Mr. Thomas has developed to so high a degree, namely a group of buildings of uniform height occupying the entire block, not more than 2 rooms deep, and grouped around a large central garden or park, the rooms getting all their light and air from the street or from this interior garden. The front room windows on the 7th Avenue side overlook the Harlem River. Over the entrance arch on this side is a bas relief of

Lincoln, and beneath that on each side of the portal are two allegorical figures, presumably goddesses of Music, though no legend accompanies them. On the cornices on all 4 sides are numerous American eagles which give an interesting touch to the design.

On both the 7th Avenue and 8th Avenue sides stores have been built which will be leased as drug stores, stationery, books and periodicals, a bakery, groceries, meats, sea foods, restaurant, fruit and vegetables, barber shop, haberdashers, tailor, gowns, hats, lingerie, ladies' accessories, beauty shop, shoes and hardware. A novel feature of the scheme is that the stores will not be leased to enterprises that duplicate or compete with one another, and each is expected to represent the best business practice of the community.

In addition to the apartments two suites in the group have been set aside for professional men, a 7-room suite for a physician and a 3-room suite for a dentist. These will contain modern operating rooms, laboratories, and the newest of scientific equipment all primarily for this cooperative community. The houses, of course, have every modern convenience, hot and cold running water, electricity, plenty of bath tubs and everything else to make the houses as comfortable as those renting for much higher prices.

It must be a great source of gratification to Mr. Rockefeller to continue rendering these great services to the public. No way in which he is making his benefactions can produce greater returns in the well-being of the community than in building decent and fine homes for the colored race.

They deserve them and they ought to have them.

PROGRESS IN CINCINNATI

A number of changes took place in the housing situation in Cincinnati in 1927. On November 26 last the Better Housing League held its Annual Meeting at which a report on housing work during the past 10 years was presented to one of the largest meetings of the kind heretofore held, as many as 150 people being present, indicating that interest in housing has not abated.

During 1927 the Housing Bureau under the able direction of Charles Sagmeister was particularly active and brought about marked improvement in conditions. It is probably safe to say that more was done by way of getting rid of the worst buildings in the West End and in improving and repairing bad buildings than has been done in any similar period in the city's history. Mr. Sagmeister worked consistently, block by block, and, through his tact and good judgment in

dealing with owners of tenement properties, was remarkably successful in getting cooperation and producing results.

George R. Hauser who had been in the Building Department for more than 10 years, first as Chief Housing Inspector and then as Commissioner of Buildings having resigned to accept a business opportunity has been succeeded by Clifford M. Stegner, who has displayed keen interest in housing and has demonstrated effectively his intention to see conditions improved. Due very largely to Mr. Stegner's recommendations the city granted an increase in the appropriation for the Building Department, which has resulted in enlarging the force of the Housing Bureau to the point where they now have 7 housing inspectors, the largest force ever employed in that Bureau. While continuing their follow-up work to have orders carried out that were issued in the district in which the Housing Bureau has been doing intensive work for several years past, the Bureau this year is taking a new district and carrying on the same systematic inspection as before.

Mr. Sagmeister finds the problem of destructive tenants, particularly among the negro population where most of the work has been done, a great obstacle to his work, and insists that drastic action will have to be taken, if the results accomplished by having buildings put in a good state of repair are to be retained. The Better Housing League is working constantly with Mr. Sagmeister to this end. Two years ago it combined its force of negro visiting housekeepers working in the West End of the city with the family visitors of the Associated Charities. These combined workers constitute the field force of the Family Service Department of the Shoemaker Health and Welfare Center, established in the negro district two years ago. They devote part of their time to housing.

Beginning January 1st the workers in this district have concentrated on the education of tenants and now leave the matter of contacts with owners in this particular district to the Housing Bureau. In other districts the Better Housing League workers continue to deal with owners as well as with tenants. There are a considerable number of tenants particularly among the negro population who do not respond to educational methods. The League has asked the Sanitary Division of the Health Department to undertake to deal summarily with such recalcitrant tenants, making arrests where necessary.

While Cincinnati has an enormous job ahead of it to maintain anything like satisfactory housing conditions, it can be said with certainty that any one who saw the housing of Cincinnati 10 years ago would find it quite impossible today to find anything like the worst of the old plague spots that existed at that time.

Another problem giving the city concern is how through its housing regulations and zoning ordinance it can control developments outside the city's limits, wretched sub-divisions, most of them for negroes, springing up on the fringes of the city. While the solution of this problem obviously lies in the direction of Regional Planning, as an immediate step an effort is being made to bring together the officials of the governmental units of the county, in an effort to have them adopt a set of regulations for sub-divisions which have already been tentatively formulated, and which it is hoped will remedy these evils.

BLEECKER MARQUETTE

Exec. Sec'y, Cincinnati Better Housing League

THE ACID TEST FOR PHILADELPHIA'S ALLEGED OVER-SUPPLY OF HOUSES

The establishment of a moratorium in the building of houses in Philadelphia, as urged recently by Philadelphia realtors, is not only unnecessary, but, if carried out, would delay the return of the real estate market to normal sale and rental conditions. This is the conclusion reached by the Philadelphia Housing Association, at the completion of a survey of new dwellings under construction-permit during the years 1924-25-26.

The Association's survey of new construction to discover absorption rate was made in July 1927 and covered 27,034 one-family brick and stone dwellings, this number being 88% of the total of 30,721 single-houses under permit. The 12% omitted were in small developments or were too widely scattered to permit house-to-house inspection in the time allotted to the survey.

Assuming that the distribution of Philadelphia's new population in dwellings and apartments prior to the housing shortage was normal, the total new accommodations provided in recent years have not created an over-supply of houses, according to the Association. This is shown in the following table:—

Total number of family accommodations PROVIDED			
during 1924, 1925, 1926.....			40,846
By new one- and two-family houses under permit	31,819		
By new apartment buildings under permit.....	5,911		
By legal conversions of dwellings to apartments..	3,116		
Total number of family accommodations NEEDED			
during 1924, 1925, 1926.....			37,953
To care for normal population growth.....	18,858		
To re-house families de housed by demolitions.....	2,300		
To care for shortage as of Jan. 1, 1924.....	(x) 16,795		
SURPLUS accommodations			2,893

(x) In estimating this figure, the entire programme of 1923 is credited as completed and available on Jan. 1, 1924.

The net excess over estimated needs for the three-year period, 1924-25-26, which the table shows to be 2893, seems too small to justify the conclusion that dwelling construction has provided more houses en masse than population growth and demolition replacement needs have warranted.

The Association points out certain fallacies connected with the discussion. It says:

It was stated in 1920-21 that a moratorium in new construction should be observed until material costs and wage rates returned to a pre-war basis, ignoring the fact that material costs had been on the upward swing since 1897. A moratorium, in effect, *was* established. In 1920 there were only 1308 houses under construction permit, and in 1921, 2257. While there has been a recession from the building material costs of 1920, yet this recession has stopped far above the earlier figures. Labor rates have increased since 1920. The rental peak was reached in Philadelphia in 1923. At this time, it was alleged that under existing conditions it was impossible to construct houses at costs lower than those then being built, and this was the justification for the unbalanced construction programme of houses beyond the economic reach of the average buyer.

Here again, judgments were at fault, because lower-priced houses were actually built by some builders who made quick and reasonable profits. Now, it is alleged that new housing again has exceeded the demand and once more a moratorium is recommended. The reason given for such action is that many new dwellings are standing idle and old dwellings are losing tenants.

VACANCIES ANALYSED

Answering the question why the number of actual vacancies exceeded the estimated normal occupancy, the Report continues:—

Many logical reasons might be advanced to account for this excess over the estimated supply. One factor is undoubtedly a lower population increment than that estimated by the census. Another reason is that the illegal conversion of dwellings has been widely practiced, affording family accommodations for low-wage earners not counted in the total family accommodations stated. Another reason is that the increase in the number of employed married couples living in rooming houses has withdrawn from the renting or purchasing group many families that heretofore had set up housekeeping. In Philadelphia, as in New York, many vacant houses are unfit for occupancy or are still held at too high a figure to attract; many families prefer to live in quarters inadequate for their needs because they will not assume obligations to buy or rent beyond their financial resources.

Concerning the number of new houses which still remain vacant the survey presents the following figures:

1924 construction	1075	11.2%
1925 "	2476	20.1%
1926 "	3386	44.3%
Total	6937	23.5%

Several facts must be kept in mind in interpreting these figures. First, among the unoccupied houses were many of 1926 construction permit that were completed only recently. They have not been on the market long enough to be absorbed. Failure to be occupied cannot be charged to low demand. Second, of the 3,687 on jobs of three or less houses that were not visited, the probability is that the percentage actually occupied was higher than that found in larger-sized developments. The total vacancies found cannot be explained by the sweeping statement that such houses are a drug on the market.

WHY HOUSES ARE NOT MARKETED

Moreover, other factors must be taken into consideration. Because a house is built and offered for sale is no reason why the public must purchase or rent it, or that there is no market for other houses built under fewer sales handicaps. Because Greenlanders have no use for refrigeration plants is hardly an argument against these plants elsewhere. It is an argument against trying to establish sales in an area unsuited for that particular article.

To market readily, houses must be located in suitable areas, and must be of the right price, type, and size. How many of the vacant houses of the past three years' construction are slow moving because one or more such factors are against them? The survey showed one sizeable operation of \$14,500 priced houses unsold because a manufacturer erected a factory on an adjacent site, creating a physical and difficult argument against the sale of the dwellings at the price set. Near another operation of similarly high priced dwellings, another builder erected houses to market at \$6,500. The latter houses naturally interfered with the sale of the former. Proximity to transit accelerated sales in favored areas while less strategically located structures moved slowly. Numerous reasons were apparent at the site of many operations why sales were retarded, none of which enters into the question as to whether the market will stand more houses. Some idle properties were manifestly poorly constructed, others were built near swamp land. Other properties were too high priced considering their proximity to heavy traffic streets. Some failed because of the lax development programme on the part of the City in sewer and water extension, street grading and paving.

Many builders seem unable to analyze the suitability of neighborhoods. They pay the penalty for their mistaken judgments when they operate in isolated areas, misled perhaps by proposed improvements that do not materialize to the extent anticipated. Poor sales organiza-

tion to dispose of houses otherwise properly located and priced, often handicaps their ready absorption.

The most significant fact brought out by the survey is the high percentage of dwellings completed and occupied. Out of a total of 29,596 completed houses, 22,695 were occupied. Houses in the lower price range show a higher occupancy than the more expensive houses. Of 1924 construction, the absorption of houses of \$6,000 and under was 93.1%. Of those over \$6,000 it was 89.4%. For the three-year period, the absorption rates of similarly priced houses were respectively 81.3% and 75.4%. Over the three-year period the highest percentage of absorption was in dwellings selling for \$5,000 or less. This holds true also for the 1926 period.

THE HEART OF THE MATTER

The situation may be summed up as follows:

1. Casual observation of unsold houses is a fallacious basis for forming judgments as to the state of the market for dwellings.
2. The number of one-family brick or stone dwellings under permit during 1924, 1925, 1926, which were unsold and unoccupied on July 1, 1927, is less than 7000, which is less than 24% of the total constructed.
3. This vacancy rate among new housing is only a crude index which must be corrected by deducting those dwellings which were handicapped in sales because of factors other than over-supply.
4. An appreciable percentage of such dwellings is of the 1926 construction programme, too recently placed on the market to be absorbed under normal sales conditions.
5. In the 1924 and 1925 dwelling construction, a number of houses were erected in areas subject to a sales resistance or were handicapped because of subsequent adaptation of adjacent land for non-residential uses or for residences of lower price range.
6. There is a trend among builders to erect more houses in the lower price range.
7. The lower the sales price, the more rapid the absorption.
8. Low priced houses can be erected and sold, for many have been built and quickly absorbed.
9. The penalty of too high priced construction and enforced sales is a high sheriff sales list with widespread uneasiness among buyers which discourages home ownership.
10. The present rate of vacancies among old properties is the reaction from an abnormal shortage which gave fictitious values to such properties and was bound to cause a readjustment at a lower figure nearer their real values.
11. The readjustment of values in such old houses cannot affect new construction if the latter is planned in number, type, location and price to meet the potential buying market needs in each price range.

12. The surest means to shorten the period of absorption of new dwellings is not through a moratorium on dwelling construction but through the determination of a building programme adapted to market needs and at locations and sales prices to lessen sales resistance.
13. In the housing field at the present time a moratorium in construction would delay the return to normal sale and rental conditions, prolonging an unsettled state of the market. It would revive anti-social consequences of abnormal prices and rents and congested occupancy. Inflated values must be deflated even at a loss to those who invested unwisely. The public owes more to the general population than to the few who were led to speculate or who were unfortunate in buying. Such a moratorium would be a dangerous expedient since it would not assure the elimination of incompetent builders so much as it would enable their financial backers to raise building mortgage rates and perpetrate on the public housing where financing charges played a larger part in construction costs.
14. To curtail dwelling construction until present new housing is absorbed would mean insufficient accommodations for the steadily increasing population. It might mean also a reconstruction programme for old houses now too large or too costly for the average family. This rebuilding would necessarily convert the one-family into the multiple type of occupancy, which is contrary to the established habit of Philadelphians. This would call for expenditures for renovation disproportionately high, considering the age of the buildings, and, because of material deterioration natural to such age, necessitate high costs for their maintenance. Moreover, it would handicap the programme for one-family houses, increase congestion in older areas, and start another train of health, moral and economic hazards injurious to the future well-being of Philadelphia.

BERNARD J. NEWMAN
Philadelphia

TEARING DOWN HOUSES IN PHILADELPHIA

Three thousand two hundred and forty-two (3242) housing structures and 868 non-residential buildings have been torn down in Philadelphia during the past 5 years, according to a review of Philadelphia's demolition work made by the Philadelphia Housing Association.

Commercial expansion and public improvements were the reasons for over two-thirds of the demolitions; manufacturing played a rather small part. In only a few cases were the old dwellings replaced by new houses viz., in only 6.7%; while 34.8% were for public improvements, 33.8% were for commercial use, 9.1% for manufacturing and 15.6% were left clear or reserved for miscellaneous purposes.

This tearing down of buildings to make way for private and public improvements deprived 5131 persons of housing accommodations during the past year. This number, which exceeds the two preceding years, brings the total for the last half decade up to a figure equal to

the city's estimated annual population increase. 23,076 individual members of 3998 families residing in dwellings, and 4304 persons living in tenements, rooming houses and hotels were driven out of their homes by this work, which forced the razing of 2481 single dwellings, 311 stores and dwellings, 186 tenements, 254 rooming and lodging houses, and 10 hotels. Thus it is seen that two years' out of every decade's new construction goes to replace the housing loss through demolitions.

The Association states that this demolition and rebuilding work of Philadelphia for these years seems large, but is not abnormal, as each of these years shows an approximation of the same figure. The public can always expect a certain amount of demolition. Old buildings must give way to new construction. Demolition should be viewed as an index of a rebuilding and improvement programme, but the Association deplores the unregulated development that accompanies rebuilding, both from the standpoint of zoning and city planning.

A COMPREHENSIVE PLAN NEEDED

Large areas are constantly changing, year after year, and the city should take advantage of this to effect public improvements at a minimum cost. A comprehensive plan is needed for the central areas to take advantage of these normal changes, to secure, for example, street layouts and widths commensurate with the needs of modern traffic.

If the plans advanced by the Regional Planning Federation for developing traffic approaches to the bridge were fixed as part of a city plan, the city would be able to effect this needed improvement at a minimum cost, through the normal changes which are occurring through the tearing down of old properties and the erection of new. This demolition work affords the city an excellent opportunity to replan along modern lines.

REDUCING THE FIRE HAZARD

A favorable feature of this work is found in the tearing down of a number of old wooden structures which represented fire hazards. This has resulted in steadily reducing the number of such structures in built-up sections. There were 272 frame buildings razed and this figure, taken into consideration with the small number of new frame dwellings erected in the outlying districts of the city, brings Philadelphia well to the fore among the large cities of the country in the erection and maintenance of dwellings of fire-retarding construction and undoubtedly will be a contributing factor in the lowering of fire losses.

OLD ROOKERIES Go

To make way for the programme of commercial expansion and public improvements it was necessary to sacrifice a number of average size moderate renting houses in fair and good condition. While this seems unfortunate, the demolition work also cleared out many old rookeries at the same time. Over 40% of the houses were in poor or bad physical condition. Added to the benefits of the destruction of this group was the razing of 234 dwellings which were without street frontage—on alleys and back lots—that never could be adequately lighted and ventilated. There were also 258 houses which were unsewered and their demolition has caused the destruction of 261 privy vaults.

THE NEGRO SUFFERS MOST

Nearly 60% of the total number of evicted families were native Americans, 32.5% white and 26.9% negro; the remainder was divided among various foreign elements. The removal of such a large percentage of houses for negroes combined with the fact that during the past 5 years, of the 45,000 houses which have been built, not more than 50 have been for negro occupancy, suggests the hardship experienced by this race in securing suitable housing and is one reason why negro areas are being opened up in new sections of the city.

BERNARD J. NEWMAN
Philadelphia

CENTRAL HEATING FOR PHILADELPHIA

Philadelphia has been experimenting with central heating plants for private dwellings for some years. The Girard Estate employed this method as long ago as 1908, and they now have 481 houses receiving heat from a central plant.

In Germantown, Overbrook, and in the suburban sections beyond the city line, private corporations are supplying large areas from central heating plants. This has been so successful in Philadelphia that a large corporation has been formed recently to build a central heating plant which will furnish heat to sell to a wide area of property in Central and West Philadelphia. The operating area as planned is largely residential. It extends from Broad Street to Fortieth Street, and from Girard Avenue to Woodland Avenue.

The Housing Association is greatly interested in this development, because it believes that a well organized system of central heating will bring the most attractive feature of apartment house living to the small-house owner and renter.

BERNARD J. NEWMAN
Philadelphia

LOWER RENTS FOR THE PHILADELPHIA WORKER

The past year marked a turning point in Philadelphia's rental situation for the industrial worker, according to the Philadelphia Housing Association at the conclusion of its annual survey of house rents, made during 1927. Rents, for workmen's homes in industrial areas, which have been constantly climbing since 1914, in 1927 took a slight downward dip.

The Association's investigators during the first two weeks of December visited 2879 properties scattered over eight industrial areas of the city—Northeast, Northwest, Southeast, Southwest, Kensington, Port Richmond, Germantown and West Philadelphia. Complete information was secured from 2665 one-family rented dwellings, which revealed that the gross rent of these properties is 1.6% lower than it was at the close of 1926. "Each year since 1923, a certain number of reduced rents have been noted," says the Association, "but this is the first year that the effect of increases is more than offset by decreased rents."

The complete data for the city shows that 11% of the properties experienced a rental increase, during the year, rents were lowered on 19%, and 70% show no change. This affords an interesting contrast with 1926, when 21% had increases, 7% decreases and on 72% rents remained stationary. Thus it is seen that during the past year, 89% of the properties had stationary or reduced rents and 11% had increased rents; while during the year prior, these percentages were 79% and 21%. The most conspicuous contrast is shown with the year 1923, when 35% experienced no change, and 65% showed rental increases, and not a single rent reduction was discovered.

RENTS STILL 120% HIGHER THAN IN 1914

The Association has rental information dating since 1914 on 708 of the houses included in this study, and this shows an increase of 120% during the past 13 years, although a drop of 3% over 1926. Although the gross rents for the city show a decrease, there were two areas which averaged an increase for the year, Port Richmond, and Germantown—the former 1.03% and the latter 1.40%—while the decreases for the other sections are: Southeast 1.09%, Southwest 1.01%, Northeast 1.43%, Northwest 3.37%, Kensington 0.65%, and West Philadelphia 4.29%.

It is interesting to note that the areas where rents previously soared the highest now show the highest percentage of recession, and the sections which formerly showed the lowest increase over 1914, now show the greatest resistance to lowered rents, and are, this year, the

sections which have the largest number of rent increases. This suggests that there is a peak which will be reached or approximated by all sections of the city before a general recession begins.

INCREASES IN THE LOW-RENT AREAS

The highest number of rent decreases were in areas where the largest number of properties rented for \$35 and over. The highest number of rent increases were in areas where the largest number of houses rented for less than \$35. In keeping with this the lowest renting properties had the highest average rent increase.

As properties increase in rental value the increased rent over 1926 declined, until the rental range of \$30-\$40; when the gross increase disappeared and an actual decrease appeared which grew larger as the properties approached the rental range of \$75 and over. In fact, the lowest renting properties had an increase of nearly 10%, which in each rental range was lowered, until in the highest rent range a decrease of nearly 10% was found.

The properties renting for less than \$10 had	9.63% increase
" " " " " " \$10—\$19.99 had	3.79% increase
" " " " " " \$20—\$29.99 "	.88% increase
" " " " " " \$30—\$34.99 "	1.64% decrease
" " " " " " \$35—\$39.99 "	2.83% decrease
" " " " " " \$40—\$49.99 "	4.59% decrease
" " " " " " \$50—\$74.99 "	6.52% decrease
" " " " " " \$75 and over "	9.49% decrease

RENTS FOR NEGRO HOUSING

Negro rents in different sections varied from a decrease of 3.63% in the Northwest, to an increase of 3.49% in Germantown, and showed a decrease for the total city of 1.77%.

It is interesting to note the situation in the old negro areas of the Southwest as contrasted with the new negro settlements in the Northwest. The number of properties with an increase was practically the same in these two areas, but the number with a decrease was about twice as great in the latter as the former.

The indications of a levelling of abnormal differences in sectional rents, and a trend toward stabilization at a uniform figure above the rates of a decade ago, are reflected in the independent action of tenants, who now have a better chance to bargain for satisfactory dwellings. This is shown by the fact that 30.5% of the families in this study had moved into the houses they occupied during the year. This is an increase of 4.6% over the preceding year, and the highest for the past decade.

BERNARD J. NEWMAN
Philadelphia

GARDEN CITY HOUSES*

The fact that *Garden City Houses* has come into its fourth edition in itself attests its value as an authority on small houses. It was, however, with distinct pleasure that I scanned through the plans of both row and detached cottages to find how greatly superior are these newer British plans to the earlier Garden City layouts. American designers, while they are willing to sit at the feet of the English architects in regard to exterior design, usually ignore their plans as inferior to American work, but in these arrangements they will find much food for thought.

Even the nomenclature of the rooms, rather different from ours, is suggestive of more comfortable living,—a second sitting room instead of the comparatively little used dining room, a scullery in addition to the kitchen,—and so on. It would appear that these English designers did not make the mistake which American architects have made, perhaps of necessity because of excessive costs,—of cutting down floor space to the elastic limit. This greater spaciousness is a lead in the right direction.

An excellent feature, almost universal in these plans, is the separate compartment provided for the water closet instead of including it in the bath room, as we generally do. This arrangement adds greatly to the comfort of a home in which but one bath room can be afforded.

On the other hand, there are no cellars in these houses, a much mooted question among builders in this country, and there is a dearth of closets, even on the plans contributed by one or two women architects, who are supposed to think of all these housekeeping things. Otherwise, except for differences in needs occasioned by location, these home designs are excellent reference material for the architect, the real estate developer and the prospective home owner.

The first part of the book contains specification material practical for the English architect, but foreign sounding to the American builder, to whom it is valuable as information in regard to English methods, rather than for practical suggestion.

The third section of the book is devoted to interior details, which seem to have found their place therein as an afterthought, because of a lack of other correlated material. Interspersed here and there among the foregoing plans are a few excellent details which are appropriate and helpful, but why is all this classic grandeur shown in connection with Garden City houses? Even the "servery" fittings, with one or

* *Garden City Houses and Domestic Interior Details.*

The work of British architects illustrated with line drawings of plans and details and photographs of exteriors. Fourth Edition, revised and enlarged. 112 pp. The Architectural Press, London.

two exceptions, are much too gorgeous for the low cost house. In this country, at least, we must adhere very closely to standardized details in this type of work, and try to express our individuality in general excellence of design. But these panelled walls, vaulted ceilings, sculptured niches, delicate festoons and carved pilasters!—It is good to know that they are there and where they can be found when they are wanted, but no one would dream of looking among “Garden City Houses” for this kind of thing. It seems a great waste.

So it would not seem amiss to suggest that any architect who, in his enthusiasm over small houses, adds this book to his library, will find in its third section additional inspiration for some of his more pretentious work.

MARCIA MEAD, A. I. A.
New York

CERTIFIED BUILDINGS

That the organized real estate interests of the country are awake to the injury which has been caused to real estate by the Jerry builder and the shoddily built house is evidenced by the campaign which the National Association of Real Estate Boards has undertaken, looking towards the rating of residences as “A”, “B” or “C” structures from the point of view of the materials used, their architecture, the fitness of the building to its situation, the construction standards employed and the like, so that the owner may know what he is building, the purchaser what he is buying, and the man financing him may know the quality of the structure on which he is lending money.

For several years past the National Association of Real Estate Boards has been aroused to the importance of this move. Now more recently, facing what Mr. Nelson, their Executive Secretary, calls the “New Competition” *—viz., the competition of luxuries with homes, they have finally decided to do something about it.

A year ago an \$8,000,000 campaign to advertise Better Home Building was launched by the realtors of the country and a group of allied interests, embracing non-competitive interests in the building and allied fields, such as the General Electric Company, the American Gas Association, the American Brass Company, the Common Brick Manufacturers’ Association and others, all pledged to encourage better residence construction throughout the country.

Their plans contemplated a nation-wide campaign with at least 360 model demonstration houses shown in 28 “key” cities in the United States, with their publicity campaign so comprehensive and widespread

* See “*Housing Betterment*”, December, 1927, p. 328.

that it was stated that for the first time in the history of residence construction the home would be as carefully merchandised as Packard Cars, Ivory Soap, Lucky Strike cigarettes or other quality commodities whose merits the public has come to accept through the pages of their reading matter.

In launching this campaign the newly organized central body known as the Home Owners' Service Institute of New York City stated that:

In recent years there has been a hue and cry throughout the land, in the press and from the platform, at the enormous wastes in home building. Thousands of instances have been cited where trustful people have invested their life savings in shoddy and flimsy construction that, far from bringing them the independence and security of the home owner, have plunged them into great debt due to the necessity of costly replacements and repairs. Here and there realtors, builders, "own your home" expositions and fraternal organizations have built, furnished and equipped model demonstration homes in a real effort to cut down on this enormous waste in the home building field. But these efforts to educate the public on just what constitutes good construction and to warn them against the unscrupulous contractor have been isolated efforts, and were not destined to make the forceful impression to be expected of a fully organized campaign.

Many demonstration houses have flourished entirely at the whims of their sponsors, have been built when, and how, the individual sponsor chose, and without any careful study of them as advertising mediums, or without any tie-up with the other available forms of publicity and advertising that can so greatly strengthen such a campaign.

In discussing this subject recently the president of a company selling an insulating product said:

There is plenty of money today in the savings banks. There is prosperity all over the country. The people are buying automobiles—two to a family now, instead of one; they are buying radios, they are spending their money traveling, but they are afraid to take their money and buy a house because they know no way of telling what kind of a house they would get.

He points out that a recent survey of the trend in building construction in this country shows that, whereas in Europe there are countries where 80% of the people own their own homes, there are only 2 cities in America where half the people are home owners—Des Moines with 51% and Grand Rapids with 50.2%. He adds that in Boston only 18½% of the people own their homes, and states that in the last 20 years the rate of home ownership has shown a marked decline and that in such great centers of population as Akron, Ohio, but 9% of the people own their homes; in Springfield, Massachusetts, but 6% and in the great city of Cleveland but 2%. He then goes on to say:

BUYING HOMES AS EASILY AS MOTOR CARS

If this decline in home owning is to be stopped, if the real estate business is to continue to flourish, if the building industry is to thrive, home ownership must be encouraged in every way possible. More satisfactory methods of handling second mortgages must be developed. If an Acceptance Corporation can handle profitable loans on automobiles, surely an acceptance plan can be developed for taking care of second mortgages; for, an occupied home is a better risk than an automobile.

But most of the building of homes must be efficiently standardized so that the home builder will know whether he is spending his money on grade A or grade C goods.

Every builder, every realtor, will find that a certificate that a house is grade A construction will enhance the saleability, and will make it easier to borrow money on.

CERTIFIED BUILDINGS A NECESSITY

The working out of a practical plan should not be difficult. The example set by the Metropolitan Life Insurance Company shows the way. The regulations required by the company for making building loans provide that the plans for the new building must be submitted to an architect appointed by the company. His duties are to examine plans and specifications carefully, criticize them if necessary, and report his findings. If plans are finally approved and title has been approved, an arrangement is made with the builder for a loan of an agreed amount on the property.

The building is inspected frequently, often daily, by the architect's office to see that the work is being done according to plans and specifications. Unless the work is properly done and approved by the architect's office, the company reserves the right to decline to make payments.

The careful following of this plan by the company has resulted in a much higher grade of buildings, and with only a trifling increase in cost. A small fee is paid to the architect by the builder.

The result of this system carefully followed by capable and honest men has been practically to insure to the buyers of property built under these conditions, that such buildings are properly constructed; that those things covered up in the walls and floors, such as steel, brick or framework, plumbing lines, electric and gas lines, drainage and foundation, walls of brick, masonry or frame, have been carefully looked after, and that concrete and mortar are of proper mixtures; for frame houses, that the structure is heavy enough to stand wind pressure and properly put together, that floor and roof beams are of sufficient strength and properly placed.

HOW PEOPLE BUY HOUSES

As indicative of the extent of the ignorance of the ordinary citizen who either builds or buys a home, especially the latter, he cites the case of a friend of his "who has brains enough to earn \$25,000 a year" and who was showing him the photographs of a \$40,000 home he had bought and was boasting what a fine place it was. Whereupon, the following conversation took place:

"Is it brick-veneer or solid brick?" I asked him.
"I don't know," he replied blankly.
"Is it insulated?"
"I don't know,"
"Is the attic finished?"
"I don't know."

He very properly comments upon this saying:

Here was a man, supposedly a good business man, who had made a \$40,000 investment without knowing what he was buying. He had seen the house. Its general appearance had pleased him. It was located in the section where he and his wife wanted to live. It had the number of rooms they wanted, and was within their means, so they had bought it.

That is the way people buy houses—on appearance, location and price, giving no thought to the important point of construction—is the house well built?

Yet how the house is constructed is far the most vital point, a badly built house means not only annoying defects that will render it less livable, but it also means added expense. Unless a house is rightly built, repairs will be required before the occupant has lived in it six months, and every year those repair bills will increase.

A PRACTICAL PLAN PROPOSED

It augurs well, therefore, for the cause of Better Homes that the organized realtors of the country should have appointed a Committee to study this question of certified buildings with the idea of working out a practical scheme of carrying such a plan into operation. To devise a method which will, at the same time, be practicable and will not be too cumbersome or difficult in practice, presents its difficulties.

We predict, however, that a solution of this problem will be found in a combination of the methods employed by the U. S. Bureau of Standards and by such lending institutions as the Metropolitan Life Insurance Company which, first, imposes high standards of construction; then, before paying out the money it lends, requires a certificate from its own architect that such methods of construction have been actually carried into effect in the building in question. This method of architect's certification would naturally need to be modified for application throughout the country, in view of the fact that the great mass of small homes are built without architects' services.

"CERTIFICATION AND LABELLING"

Added to this method, there might well be adopted the "Certification and Labelling" scheme which has been carried into effect in recent years by the U. S. Bureau of Standards. Under this plan, the Bureau of Standards compiles and, upon request, distributes lists of manu-

facturers who have expressed to that Bureau their desire to supply material, under contracts based upon certain selected U. S. Government "master specifications", and their willingness, upon request, to *certify to the purchaser* that the material thus supplied complies with the requirements and tests of the specifications, and is so guaranteed by them.

It may be of interest to the realtors of the country, as well as to our readers, to learn that this method of "certification" has already been applied to 75 specifications and that 75 separate lists of manufacturers who are "willing to certify" their product have been compiled by the Bureau. Copies of any or all of these lists are obtainable upon application.

The "Certification Plan" of the Bureau of Standards came into being in a very natural way. Branches of the Federal Government, in common with other large users of different products and commodities, have for many years found themselves handicapped by there being no adequate method of making sure that the commodities furnished on certain specifications and contracts corresponded to those specifications. The "Certification Plan" came into being as a solution to the problem of eliminating this disadvantage.

In carrying out this plan the Bureau of Standards compiles lists of manufacturers who have expressed their desire to supply materials to the Government and its separate branches in accordance with certain selected specifications, and who are further willing to certify to the purchaser, upon request, that the material supplied is guaranteed to comply with the requirements and tests of the specifications.

HOW IT WORKS

The "Certification Plan" has proved to be of such great value to the Federal Government and its various branches and departments, that it has been very natural for it to extend the benefits of this scheme to various State Departments and other public purchasing agencies throughout the different states; having secured rather wide acceptance on the part of state agencies, its usefulness to the general public has become apparent and an effort is now being made to make the "Certification Plan" as effective as possible for all public purchasers.

One of the effective elements of the carrying out of this scheme is the "policing", by the trade associations themselves, of the sale of their products so as to make it possible to pass along to "over-the-counter" buyers some of the benefits derived by the large-quantity buyers, from using nationally recognized specifications under the "Certification Plan".

There are numerous small quantity purchasers who cannot be expected to buy on specifications but who should be permitted to share to the maximum possible extent in the well-known economies incident to mass production of the commodities bought by them. To this great group of buyers the best safeguard so far as quality is concerned is the "label", backed by guarantee issued by a reliable inspecting and testing agency.

The Bureau of Standards very appropriately says that:

The maximum of benefit to all persons concerned will be obtained when the "nationally recognized specifications" for a chosen commodity has been so formulated as to cover the most satisfactory commodity in the best possible manner, when the manufacturers place this commodity in mass production in accord with this specification, when the suppliers issue their certificates guaranteeing compliance with this specification, and "guarantee labelling" establishments base their tests and inspections on this identical specification.

It is added that these conditions are being realized at the present time with a few commodities.

An inherent feature of this plan must necessarily be protection against misrepresentation, in connection with labelling or other features of the "Certification Plan"; and such representation must be made the equivalent of "obtaining money under false pretenses."

We commend to the realtors of the country an intensive study of the "Certification and Labelling Plan" of the U. S. Bureau of Standards.

We feel sure that in this plan, developed as it ultimately will be, combined with Architects' certification, such as is employed by the Metropolitan Life Insurance Company and other great lending institutions, will be found the method by which certified buildings can be achieved, and can become as much a matter of course as certified milk or other quality products.

TRADEMARKS FOR HOUSES

The plans of the Delaware County Builders' Association promise a great degree of protection to builders, realtors and prospective home buyers of Delaware County.

Special committees of this association, through a rigid system of inspection of newly-built homes, will pass on the relative merits of new construction, they will evaluate new dwellings and indicate a fair price. The President of the association says: "If the homes inspected come up to the requirements, the insignia of the association will be attached to the back door of every house, so that the buyer may know

that his future home is of first quality material and of standard construction. Those that fail to meet the requirements will not be approved by the association. The public is thus protected from the job put up by the wandering hatchet-and-saw man, whose work can't stand the acid test."

Delaware County, which adjoins Philadelphia, is making tremendous strides in new dwelling construction. The plans of this recently formed association are particularly interesting to Philadelphia because this nearby county, in every way except governmental control, is a part of Philadelphia, there being no break in the continuity of built-up areas at the county line.

BERNARD J. NEWMAN
Philadelphia

HOME OWNERSHIP WITHOUT CAPITAL

At last it would seem as if means were to be provided by which the average workingman, who, ordinarily, is without any great amount of capital, can have it made possible for him to embark upon home ownership.

Probably what has heretofore been the greatest obstacle to the development of home ownership among the workers of this country has been the necessity of making a down payment, generally from 10% to 30% of the purchase price of the property, before it is possible to embark upon a home ownership plan.

With the development of what is known as "Industrial Banking" in the past 15 years, this handicap upon home ownership seems likely to be in way of being removed.

We have always believed that it should be possible for a workingman of good character and good reputation as a worker to borrow sufficient money on that reputation and on his apparently assured employment, to finance his own home.

That this extension of purchase on the installment plan would soon develop has been obvious for some time past. We have for several years advocated the extension of the so-called "Morris Plan" to home purchase. Now, apparently, the bankers engaged in this form of banking are seeking this kind of business.

According to a recent statement of the President of one of these Industrial Banking concerns in New York state, the practice of advancing small loans on endorsed notes without tangible security such as property or chattels has, under the name of Industrial Banking, become a valuable aid to home owners and prospective home owners.

Such loans are necessarily made by conservative banking concerns only for construction purposes and to persons of good character whose reputation is established after a thorough investigation.

Discussing this field, the President of one of these companies said recently:

There is no reason why people of moderate means cannot purchase property which is bound to increase in value and give them a good return on their investment. Property purchasing has been made easy today by real estate firms which arrange installment payment plans for the convenience of buyers. The only stumbling block is the down payment which ranges from 20 to 40% of the total cost.

Persons who have no real assets can command no credit in commercial banks. According to figures of a national agency for vital statistics, 90% of the population is in this class. These people seeing an opportunity to purchase a select plot at a bargain, and having insufficient capital can use "an industrial loan", which gives them the required sum at the legal rate of interest. The increased value of their newly acquired property pays the interest and to spare.

Home owners who find themselves in temporary distress when a payment on the house falls due, often come to our offices to borrow money to tide them over bad times. They are given a full year to return the loan, in small weekly or monthly instalments. No mortgage is taken on their homes. All that is required are the signatures of two co-makers or endorsers who are in business and of good repute.

He adds that "Industrial Banking" by its installment principles makes it easy to pay the bills; that, often, it helps to increase realty values, as, for instance, by financing small improvements such as repainting or repairing homes, and thus enhances the re-sale value.

Persons interested in housing reform will welcome this extension of credit to responsible and respectable workers who, heretofore, have been very unfortunately discriminated against, and have been made to suffer because of their lack of capital.

NEW LIGHT ON SECOND MORTGAGES

Robert B. Beach, Executive Vice President of the Republic Realty Mortgage Company of Chicago, in an interview in the *Small Home* explains to persons contemplating the building or buying of a home, the different methods of financing that are coming into vogue in connection with the providing of the second mortgage. He says:

Every one knows how easy it is to buy a washing machine, an automobile, a radio or a vacuum cleaner. All you have to do is to let an agent know that you won't complain to the police, and he'll drive out and set one of these articles down on your premises to be paid for almost at your pleasure.

It's far different with the most important of all purchases—that of a home. Yet, though there are both good points and bad in the partial payment plan, when it is applied to a home the good far outweighs the

bad. For almost any other article rapidly lessens in value—some are ready to be replaced by the time they are fully paid for. With a home it's different; if it's wisely located, well planned, beautifully designed and finely built, its dollar-value increases with time. * * *

So there's every reason why some method of home buying should be provided which is good business for the lender of money, and at the same time economical and simple for the borrower. That is just what secondary finance is. A second mortgage is security for money that is borrowed in excess of the amount that can be got on a first mortgage. Usually it is for a smaller amount. The important difference, however, is that instead of being payable all at one time, part of it becomes due each month. That accomplishes two things. It makes it easier for the borrower to pay, and it increases his equity in the property from month to month. That is just as advantageous from the lender's point of view as from the borrower's.

A second mortgage differs from a first in purpose, principle and methods. The purpose of a first mortgage is to provide permanent or long-time financing. It is made for 5 or 10 years and usually is renewed beyond that time. The purpose of a second is temporary. It is usually made for 1, 2 or 3 years, to be completely, or at least largely paid off in monthly installments during that time. This principle of gradual paying off, or "amortization," is one of the distinctive features of a second.

SECOND MORTGAGES DIFFER

In principle, the first mortgage is written to meet the needs of the lender. He wants something he can lock up in his strong-box, collect interest on once or twice a year, and otherwise forget. A first mortgage is just that thing. But a second mortgage is planned to meet the needs of the borrower. He wants an additional amount, coupled with the privilege of paying it off in monthly installments, but that means that the lender must re-invest these small monthly payments.

For these reasons second mortgages require different handling. Individually they are not as attractive to the investor as firsts because, considered separately, they represent greater risk. The thing that makes a mortgage a good investment is the margin between what the investor lends and the total value of the property—in other words, the equity which the buyer has in it. Now, with a second mortgage, the buyer's equity increases with every monthly installment. The hazard decreases accordingly. The result is that mortgages have added safeguards to offset greater risk. And when taken collectively they offer the basis for a security of highest merit.

Look at the methods of these two finance-plans. A first mortgage on a piece of real estate usually is held by one party—a person, a bank, an insurance company or some other corporation. That individual carries the whole risk on the amount of the mortgage. In the past second mortgages often have been handled that same way. But the new way of second mortgage financing is for the company which issues the paper to put all its second mortgages together and then sell its own notes to investors with all its mortgages serving as security.

SECOND MORTGAGES ARE SAFE

And see how this lessens the investor's hazard. He doesn't put all his eggs into one basket, as does the person who lends the whole sum of a single first mortgage; but he really has part interest in dozens of

eggs which are packed into many different crates. One egg might get smashed in handling; but all the creates in the entire shipment can't be lost in transit unless the train is wrecked. Similarly, the investor who buys one of the mortgage company's notes really lends his money, not on any single mortgage, but on the sum total of all the mortgages the company holds. And his hazard is accordingly less. * * *

Already the leaders in the field are looking, and working, in this direction. They are striving for responsible institutions, standard practice and fair rates.

More than that, they are striving to meet the actual needs of home buyers. This means, first, supplying finances over a longer period; second, providing conditions of payment that the buyers can most conveniently meet and, third, allowing as liberally as possible for the fact that the buyer is a preferred risk—with earning ability, ambition and an incentive to save—and therefore is entitled to a loan of maximum amount. While the usual thing at present is to allow the home buyer to borrow 50% of the cost of his property on a first, and an additional 25% on a second, there is reason to believe that experience will continue to justify—as present experience undeniably does—the wisdom of a more liberal course.

NEGRO HOUSING IN VIRGINIA

Charles Louis Knight, Phelps-Stokes Fellow at the University of Virginia, is the author of a Report entitled "Negro Housing in Certain Virginia Cities." The volume covers 158 pages including numerous tables and a few photographs and presents the results of a study of housing conditions in Richmond, Lynchburg and Charlottesville.

It is unfortunate that Mr. Knight did not have greater assistance from people experienced in the housing field; for it would have helped him to avoid certain shortcomings and inaccuracies found in his Report. Practically the entire pamphlet is devoted to a discussion of the conditions discovered; only in the last few pages is anything said with regard to remedies—and even that is not specific enough to be very helpful to the cities whose housing was studied. Though these cities may be stimulated by the Report to wish to take action, we fear that the study won't help them much.

The fact that the data submitted in the report was gotten almost entirely by volunteers and that 30 different people were used for collecting information on 410 houses, raises question as to the reliability of certain parts of the material. In several cases conclusions are drawn when the amount of data submitted is hardly sufficient to justify conclusions.

Too little emphasis is given in the Report to the importance of light and ventilation, to open spaces around houses, to inside water and inside toilet facilities. Curiously enough, and quite in contrast with most studies on housing, a great deal of importance is attached to the

question of whether the houses have gardens and bath tubs, whether they are located on sloping lots, and whether they have separate living rooms and separate kitchens.

Some interesting figures are given on rentals, but the material is not so arranged as to bring out its real significance. The study indicates that the average monthly rent per room for negroes in these three cities does not exceed \$4. If that is the case, rents are materially lower there than in most of the larger cities of the country.

SEGREGATION DISCUSSED

The author argues inconsistently on the advantages of Segregation of the negro. He advocates Segregation because he believes that it helps to promote friendly race relations. Elsewhere in his Report, however, he says that the negro gets the worst end of the bargain, because dens of vice and houses of ill-fame are allowed to flourish unmolested in negro areas; and states that the areas in which negro residences have developed in the past have usually been undesirable from the point of location and topography, that they usually have not been provided with paving, city water or sewers or with adequate fire and police protection.

Apparently, the author forgets that one of the reasons why the negro objects to legal segregation is that he believes it means that he will be permanently relegated to the most undesirable locations in the city, that the sections set aside for negro housing will never have the same advantages in the way of utilities as the rest of the city. While Segregation might help to avoid acute outbreaks, the question of its effect on general race relations is not so simple.

His discussion of the reasons that have prompted negroes to migrate from the south to the north is interesting and on the whole in agreement with the best thought on the subject. One might take exception to the statement—"the problem of racial adjustment to-day is essentially a problem of how to live, where to live and how to provide the physical substance of life." Students who have opportunity to study at close range the factors entering into racial difficulties might venture to suggest that there is much more to the problem than this. On the whole the Report assumes a friendly and understanding attitude toward the negro and his problems.

NEGRO POPULATION BECOMING URBAN

There is considerable material of really great value by way of analysis of census statistics on population, comparing population

trends in cities and in rural areas. It is pointed out for instance that the high death rate in cities gives the negro population a normally low rate of increase, while in the rural districts their increase is greater than that of the white. In 110 years the negro population has increased more than 7-fold, until today it is larger than the total population of the whole United States was 100 years ago.

The author believes that the shift of negroes to urban districts has been only a part of the general trend of the population toward cities all over the world. In 1920 more than one-third of the negro population was living in cities. Urban communities are attracting negroes, because industry, finding itself unable to secure immigrant labor, is looking more and more toward negroes to do the unskilled work. Among the cities which have had the largest percentage of increase in negro population since 1910 have been Chicago, Toledo, Cleveland, Detroit, Buffalo, Hartford, Milwaukee, Omaha and Los Angeles.

The Report divides houses into 4 classes varying according to the conveniences existing in the houses, as follows:

Class 1 represents houses which measure up to a good standard in every respect. These houses are in good repair, both inside and outside; they are not overcrowded; they are completely equipped with a separate kitchen, a separate living room, a sufficient number of bedrooms, depending on the number in the household. Class 2 represents those houses which are deficient in one respect. Class 3 represents houses which are inhabitable, but which are below the standard of class 2. Class 4 represents houses which are so far below the standard as to be almost uninhabitable.

CONDITIONS IN RICHMOND

In Richmond, the negro population has increased, but at a declining rate. There is no general overcrowding in this city but the usual evils characteristic of bad housing are found. A novel comparison is made for Richmond as well as for the two other cities between the number of renters having flower gardens and the number of owners having gardens, the high percentage of course favoring the owner group.

Reference is made to a negro sub-division where the lots are 30 by 135 feet and sell from \$645 to \$685. Although the Report does not specifically say so, it would appear that this includes utilities. No comment is made on the fact that 30 feet is not an adequate width. Fifty-four percent (54%) of the owned houses have inside water closets as contrasted with 23% in the rented houses. There is a general lack of paving in the negro residential districts.

IN LYNCHBURG

In Lynchburg the problem is not very different, except that the negro population there is decreasing rather rapidly. The negroes in the main "live in the narrow hollows and on steep hillsides where nobody else would live." There seems to be very little friction in Lynchburg between the negroes and the white people, the Report stating that many white people consider most of their negro population "a pretty good sort."

A high percentage of home ownership was indicated in the 188 houses surveyed, 73% being occupied by owners. Almost all of the negro districts here as in the other cities are without street paving; and many of the districts in which they live consist mainly of dirty, dilapidated shacks.

CHARLOTTESVILLE

Charlottesville is the other town surveyed. The negro population here has been practically stationary for the past 50 years. With the exception of a single district, practically all of the houses are in bad condition. That home ownership does not always mean good houses, is indicated by the fact that, notwithstanding the general prevalence of bad housing, 60% of the negro houses surveyed in this town were occupied by owners. The Report contains this rather startling statement "the majority of the water closets are classified as good, and none was bad." The accuracy of this finding is open to question in the light of the fact that so large a portion of the houses were in a dilapidated condition and that it is contrary to the figures for each of the other cities where general conditions were better.

This is the first place in the Report where one finds any reference to light and air. It is stated that houses are built too closely together and that there are many dark rooms. The conclusion is expressed that there is considerable room overcrowding, particularly in sleeping rooms but the Report itself gives no facts to establish this. Our old friend, "coal in the bath tub" appears prominently in this section. A certain realtor in one of these cities is said to have "discovered coal in every bath tub in one of the houses rented to negroes" and no doubt this realtor felt that he had made an original contribution to knowledge on the subject of housing.

A statement is made that overcrowding is generally apparent in classes 2 and 4 of rented houses. The Report does not, however, define what is meant by overcrowding for the purposes of this study.

An extraordinary statement is made to the effect that "the number of buildings and the cost of construction per building for negroes in

1922 (in Richmond) were three times the amount of these items in 1920." This is surprising, if true, but apparently it is not correct, because it does not agree with a table of costs of building in Richmond as presented elsewhere in the Report. Of the houses build in Richmond in 1924 a study showed that the average cost per family was \$1,160—a relatively low figure compared with other communities in the country. There has been an oversupply of homes built for negroes in Richmond, largely due to the high rate of return secured from negro property. The result has been a reduction in rents and a comparatively large number of good houses vacant.

NEGRO PROPERTY A GOOD INVESTMENT

It is also the universal opinion, Mr. Knight tells us, that from the standpoint of returns negro property is a good investment. The average return is about 15%. This is an interesting statement that does not altogether agree with experiences in other communities. It may be true for the Virginia cities. The Report also draws the conclusion from statements made by real estate men dealing with negroes that "they are on the whole a very good credit risk—more reliable than whites of a corresponding social and economic status." This also does not agree with generally accepted opinions in other parts of the country. As renters, however, the study finds they are less reliable than as owners.

A chapter dealing with home-buying possibilities among negro wage earners gives a list of occupations which indicate an average wage of from \$15 to \$25 a week. The author then goes on to say that such workers can, these facts show, pay from \$25 to \$50 a month toward buying a home. One may question the correctness of this conclusion, since it assumes that these families can afford to pay nearly one-half of the wage-earner's monthly income for housing alone.

None of the three cities studied has a housing law and the provisions of their building code do not adequately take care of the situation.

BLEECKER MARQUETTE
Cincinnati

TAX EXEMPTION AND MODEL TENEMENTS

The advocates of model tenements and particularly the ardent supporters of Governor Smith's much advertised plan for rebuilding the slums of New York, who have stated repeatedly that the success of that plan is absolutely bound up with the granting of exemption from taxation to the buildings erected under it, as well as of exemption from taxation of the securities issued in connection with the financing of those schemes, would do well to give heed to a statement recently published by a joint Committee of the New York legislature, which points out that 3,828 million dollars worth of real property in the state of New York is exempt from state and local taxation. It is not strange that in view of this colossal sum that thus escapes taxation representing burdens which the owners of such property have succeeded in placing upon other people's shoulders—the Committee should recommend that further exemption from taxation in that state should come to an end.

In this connection, the organized realtors of New York state announce that 26% of all real property in the state is at present tax-exempt and urge upon local Real Estate Boards throughout the state appraisal of the property in their community that now escapes its proper burden through tax exemption.

That exemption from taxation of individual blocks of model tenements was an uneconomic and an unsound policy, has long been apparent to thoughtful students of the housing question; that such tax exemption is unnecessary has recently been made evident in connection with the opening of the new Paul Laurence Dunbar Model negro tenements*.

If it is possible for these tenements to be built and operated without asking for tax exemption, why is it not possible for all other model tenements similarly to stand on their own feet, and not ask for this form of subsidy and place these heavy burdens on the other tax payers in the community?

What about the "white man's burden"?

THE HIGH COST OF LAYING FEW BRICK

One reason—in fact the chief reason—for the high cost of building today is unquestionably the increase in the wages paid to labor in the building trade and the decrease in the productivity of the individual worker. This has been especially notable for some time past in the brick-laying trade.

* Described on pages 44-46.

One of the methods by which the late Jacob G. Schmidlapp produced, some years ago, his splendid low-priced houses for negroes in Cincinnati was, not by reducing the cost of labor below the market rate, but by persuading the men who worked upon the job to give "a fair day's work for a fair day's pay."

The cost of labor has now reached such a pitch, in great metropolitan centres like New York at least, that it has become a nice question whether one could erect a building today—even if *given* the land—that would be within the purchasing power of the ordinary workingman. There is grave doubt whether such a building could be erected in any part of New York City.

Much light has been thrown on this question by recent investigations of a Commission appointed by the New York legislature to look into various problems connected with industry, known as the New York Industrial Survey Commission.

This Commission a year ago had brought to its attention by a representative of the Building Trades Employers' Association of New York City the statement that bricklayers, receiving at that time \$14 a day, as he put it, "lay an average of only 700 bricks a day, whereas when they were receiving in 1914 but \$5.50, they laid 1600 to 1800 bricks per day."

These charges of increased wages and decreased productivity in the bricklaying trade were at once greeted with hot and indignant denials on the part of the representatives of the unions and their political friends in the legislature. An attempt was made by the union representative to explain away the difference in productivity by the fact that in 1914, as he claimed, most of the bricklaying work was what is known as "straightaway work," and lime-mortar was used to a greater extent than it is today—all of which permitted a greater average of bricks to be laid.

The claim was made, we think not very convincingly, that in those days walls were long continuous walls, not broken up by light shafts, angles and courts "caused by the changes in the tenement house law and the zoning law"; and that, today, because of the greater number of angles and corners, a bricklayer has to build by his own skill and his own hand and efforts, and consequently cannot lay as many bricks in the same time.

So far as the tenement house law is concerned, there has been no change made since 1914 in this regard. The tenement house law was enacted 13 years before that time. As a matter of fact, it improved conditions in this regard; for the type of wall that is laid up in the "new-law" tenements, viz.: those erected since 1901, calls for a much

smaller number of angles and corners than did the old style "old-law" tenement with its narrow airshafts and stair break.

In this connection it is not without its significance that, while the cost of living has risen 74% since 1914, the cost of building in that time has increased from 125 to 300%.

That these conditions are not limited to the East, is evidenced by statements recently published in a Chicago newspaper, indicating that in the Middle West similar conditions prevailed. According to that statement in 1900 the price of brick was \$4.50 per thousand, the bricklayer received \$2.50 a day, and laid approximately 2,000 bricks a day.

In 1926, according to this statement, the cost of bricks was \$21 a thousand, the bricklayer received \$14 a day, and the laying of 600 brick constituted a day's work. From which they infer that the cost of laying bricks in 1900 was \$5.75 per thousand; in 1926 it had mounted to a cost of \$37 per thousand.

This statement has been hotly challenged by the representatives of the Bricklayers Union in Chicago, who claims that the large difference is to be found in the fact, that in 1900 the bricklayers in that city worked a 10-hour day instead of the 8-hour day of the present time, and that the high cost of laying brick at the present time is due to this and to the increase in the cost of brick. They add further, that a Chicago bricklayer cannot hold his job unless he lays an average of about 1300 brick a day. To this statement, however, the contractors in Chicago reply that this estimate of brick laid in Chicago is just about twice the amount actually laid, not 1300 brick a day but about 650.

The bricklayer in New York and Chicago, and in the rest of America where ever such labor is organized, is unquestionably the highest paid mechanic of his craft anywhere in the world. Recently the National Industrial Conference Board published figures showing the comparative return from bricklaying in the different cities of the world, pointing out that if paid in gold a Paris bricklayer would have to work nearly 10 times as many hours to earn an ounce of the precious metal as a Philadelphia bricklayer; that a man in the same trade in London would have to work nearly 28 hours for every 8 hours' work by the Philadelphia man and a bricklayer of Berlin would have to work more than 40 hours for every 8 hours of the Philadelphian.

These are the actual amounts earned by bricklayers in these different cities. A fair statement, however, must take into consideration the relative purchasing power of the gold in these different communities.

While the London bricklayer in terms of gold draws less than one-third the wages of the Philadelphia bricklayer, the average purchasing power of the hourly wage in London as measured by food and rent price

levels is 60% of that of the average Philadelphia wage in similar trades; that in Berlin is 40% of the Philadelphia wage while similar figures for Paris are not available.

That the average bricklayer, when unrestrained by "ca'canny" policies of Labor Unions, can lay a great many more bricks than he lays today, in America as well as in England, and can more nearly approximate the record achieved by the ordinary bricklayer before the War, is evidenced by reports that come of individual feats on the part of bricklayers in different parts of the world.

In a recent issue* discussing this question of the output of the bricklaying trade, we recounted a feat performed by a builders' foreman named Hull near Sheffield, England, who laid as many as 809 bricks in an hour, establishing what we believed at the time to be a world's record for bricklaying. Since that time our attention has been called to an American workingman in Knoxville, Tennessee, J. Gordon Powers, 31 years of age, whose specialty is wall construction. Powers, on August 1, 1925, in Knoxville, laid 996 bricks in 1 hour; which it is believed is the record. Powers, it is stated, is a bricklayer by inheritance as well as by training; for, both his father and his grandfather were bricklayers before him.

Discussing his feat in laying this large number of bricks in this short space of time Powers said:

Each brick was laid in a full bed of mortar, with a cross joint, and each brick was on the face of a 13-inch brick wall. That is, no brick were backing-up brick; all were on the line. Each was picked off the floor as it was placed in the wall by what is known as the "pick and dip" method.

During the entire 60 minutes I did not lay down my trowel. No brick were laid up on the wall for me, nor any help given me other than is given a mason on ordinary work. The brick were common shale brick and the wall was true and plumb when finished. I wrapped my fingers with adhesive tape before starting and at the end of 40 minutes it had worn through and the blood was oozing from the ends of my fingers.

Powers would have made a better showing had his materials been better placed. "One of the worst features I find in working for contractors," he said, "is that material is seldom placed to advantage."

It is evident that there is a deliberate policy on the part of Labor to slow up its productivity in the bricklaying industry as well as in other industries in the building trade.

That this failure "to give a fair day's work for a fair day's wage" is responsible for the high cost of building and the high cost of housing

* "*Housing Betterment*," December, 1926, pp. 284-288.

the workingman himself, there can be no doubt to the unprejudiced observer.

ADVICE TO HOME BUILDERS FROM J. C. NICHOLS

J. C. Nichols, the developer of what is known as the best residential development in the United States—the Country Club District of Kansas City, Missouri—has recently given in the columns of *Liberty* advice to persons who are about either to buy or build a home. Mr. Nichols is so great an authority and what he says is so wise that we publish here what he has to say.

On this occasion Mr. Nichols said:

The great trouble with the majority of home buyers and builders is hurry. No one should buy a home or the site for a home under impulse or excitement. I strongly oppose auction sales for this very reason. A home is too holy a thing to be bought in haste.

A man should take as much time and study before buying a home as he does before taking a wife, yet he usually gives it less thought than he does to buying a car. The happiness of a family depends almost as much upon the kind of home it has, as upon the mating of the heads of the family. The home is a part of family happiness, the place where the character and associations of the children are formed, and buying sight unseen is risking all that is good.

The first thing a man should decide, after knowing that he desires a home, is what he wants it for—whether he intends to live there permanently or for five or ten years, whether he is buying partly for a place to live in and partly as an investment, or whether he regards it merely as an investment.

If he wants it only a few years, expecting to sell at a profit and build or buy another house, it makes less difference. If he is buying or building for permanency, to have a place in which to rear and educate his children, he should design his house to fit his own needs, and design it with a view to the surrounding homes.

Before buying or building a home, a man and his wife should study the situation carefully. That is trite but true, and bears repeating many times, because practically no one does it. I would advise living in or near a district for a considerable time, or spending many days riding and walking in and around it, studying the homes, the people, the physical features of the landscape, the houses nearby, and the probable future development of the immediate neighborhood.

Get into a growing district. You will, of course, have to consider transportation, auto roads, and all that, but go always in the direction in which the more desirable class of people are going. If they go, the other advantages will follow, and, as a rule, development work done wholesale, in advance of settlement, is cheaper than individual development by lot owners.

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Price, of course, is an essential element. Before buying, study what additional costs in pavement, sewerage, and so forth, are likely to follow. You ought to think of improvements and anticipate what is coming. Don't pay for work that is not yet done, and be sure to examine work that is done, to make certain it is well done.

A great deal depends upon the people with whom you deal, and probably the first move any person should make, whether building or buying, is to investigate the record and reputation of those with whom he must deal, making certain that they are perfectly reliable.

There is nothing in which a man may be cheated so easily as in a house, if he deals with dishonest people. Every home buyer and builder owes it to his family to investigate carefully, inspect carefully, and study every point before investing in a home. It is probably the biggest single investment the average family ever makes, and the most important, yet nine out of ten persons rush in and buy a pig in a poke.

HOW TO TELL A GOOD HOUSE

There are ways of knowing whether you are getting a good house or not. Here are some:

Study houses in course of construction.

Check up with friends or acquaintances in the material business as to what materials go into the house.

Study the work. Is the plaster smooth and true? Feel the woodwork to see whether the joints are closely fitted. Watch for hammer marks. Test windows and frames for rattles. See whether there are cracks that will admit cold air; whether the sash is loose.

Go into the basement and see how close the joists are and what timbers are used. If they are set more than twelve or fourteen inches apart, or if they are two by ten or two by twelve, I wouldn't buy, and I'd be pretty certain that the covered-up work was just as bad.

Examine the mortar. Make certain it is cement and not lime mortar and that the proper amount of cement has been used. You can tell by feeling or by scratching the surface slightly with a knife to see whether it is crumbly. If the house is a large one, I would determine if there is a drain all around the base of the foundation, and find out how the drains are connected with the storm sewer, and how the traps are installed.

Ask the builder for the names of the material men and the contractors. Go to them and find out just what timbers and steel are in the house and the way the joints and bracing were installed. You have a right to know. Before buying, ask the company to write you a letter telling exactly what kind of material went into the house. Then learn what those materials are and what grades mean.

Be slow in taking up new patent materials. Many of them are very good for certain uses, but some of them are still un-

proved. Be sure that the builder or contractor, in his enthusiasm over a new product, has not let his enthusiasm carry him too far. He can make a mistake, but you cannot without suffering for it in some way later.

There are plenty of good builders—and there are dishonest ones. I believe everyone should get an architect, or make certain an architect has worked out the plans with an eye to the surroundings and the character of the land.

The three vital points of a house are drainage, plumbing, and heating considered as one, structural bracing, and roof construction. But there are a thousand points to consider if you are to avoid making constant changes and being dissatisfied. Take roofs alone. There are a score of materials you may use, and each is a study, not only of material and workmanship, but of color considered in relation to the surrounding houses, the background, and the foliage.

If you use shingles, study the thickness of them, and how they are laid. See that they overlap sufficiently to offer the minimum of exposure. A contractor willing to cheat can easily save a fifth on shingles by decreasing the overlap, and he can lay a roof that will last either three years or twenty-five years with the same shingles.

WHAT OF THE NEIGHBORHOOD?

Now as to general rules: Buy on a street so designed as to discourage main traffic if you are building or buying for permanency. A minor residence should not be built on a main thoroughfare. Buy on curving side streets and you will eliminate dirt, noise, and the cost of maintenance. Watch carefully the location of neighbors' outbuildings, especially detached garages.

A neighbor may place a garage on his lot so as to ruin the appearance and affect the value of your home. Attached garages may solve the problem; but, even then, study the location of the driveway for the two garages so that it will improve the appearance of both lots.

The automobile is changing conditions in residence districts largely, and to a great extent doing away with the necessity of frequent cross streets for traffic. I wouldn't buy where the main streets are connected every 400 or 600 feet. There is no necessity for these streets, as an auto can run around a block in a few minutes. We are now placing the cross streets 1,400 or more feet apart. That is too far for pedestrians to walk around to reach the next street, so we break the long blocks with pedestrian ways—public streets, of course—narrow and capable of being developed beautifully, giving pleasant places for strolls and much privacy to the houses facing them.

Design your home to fit the surroundings and keep an eye on the color scheme. No one wants a small, quiet-toned house set between two houses with red and green roofs. If you are planning a home, study its placement on the lot and the curve of the lot toward the street. It is optical illusion, but you can make a

small lot look large and give the impression of space by the proper roll of the lawn or placement of the house.

Study the trees and foliage, for the enframing of the house means a great deal in appearance, and appearance adds to real value. If you are near a corner, see that the builder on the corner lot has paid as much attention to the appearance of the side of his house as to the front, and if you are building on a corner, have the architect study to get beauty facing both ways.

Color is as valuable as climate when properly used. See what nature has done with green tones. One of our most successful color schemes is in five tones of green—the green of lawn, of shrubbery, of trees, of house trim, and of roof. It isn't just artistic value: it is real. A buyer will gladly pay more, and much of the selling value depends on it.

If you are buying ready built—and 80% of houses now are so bought—see what the developer is doing. If he is only trying to see how many lots he can get out of a subdivision, shun him. A residential district should have a certain artistic appeal.

GARDENS—NO BACK YARDS

More and more in America the garden side of the house is being considered. The automobile and heavy traffic have turned the house around. The back yard really should be abolished. It should instead become an outdoor living-room with even more privacy than the front of the house had before traffic became so heavy. We are being forced to follow the English style of the walled garden with the living-rooms opening on it, and the kitchen is moving to the front of the house. This may be done easily and the kitchen so screened architecturally that its nature will not be suspected.

In choosing the building site, avoid straight, harsh lines and geometrically laid-out streets. Formal straight lines and angles fit well in level land; but for beauty, for privacy, for views, cleanliness, and resale value, curving streets are better. Buy in a restricted district and, above all things, study the restrictions and make certain they are legally what is claimed for them.

Before buying I would want to know whether the subdivider is restricting all the property, or only my lot and the ones he sells. Make certain whether the restrictions are for the whole plot itself, or only for each lot as it is sold. If the entire subdivision is not restricted, it leaves the subdivider in position to sell out all the rest without restrictions, which will decrease the value of your land and the desirability of your property.

I believe that, in American city planning, restrictions should be carried much further. There should be a section for business, a section for apartments, a bungalow section, and a section for higher-priced houses. The great trouble is that when the subdivider or promoter gets rid of all his holdings he moves to another project and no one is left with the duty of enforcing the restrictions.

HOMES IN THE UNITED STATES

There are 26,219,100 homes in the United States. The density of dwellings is greatest in and about the State of New York. Count shows that in New York, New Jersey and Pennsylvania there are 5,476,000 homes. In six New England States there are 1,815,000, and in the nine South Atlantic States there are 3,219,300.

OUR NEW CLOTHES

With this, the first number of a new volume, HOUSING BETTERMENT assumes the shorter and more comprehensive title HOUSING. At the same time, it discards the clothes it has worn for 16 years and appears in newer and gayer garb.

The editors hope that in this form it will prove easier to read and more convenient to handle with its larger type, broader margins and attractive cover page. We shall be glad to have our readers' reaction to these changes.

We should also like to double our circulation. If each reader of HOUSING will send us the names and addresses of one or more persons to whom they wish us to send a sample copy of this issue, and at the same time will write those persons telling them of the value HOUSING is to them, it should result in greatly increasing our circulation.

THE EDITOR